Request for Adjustable Loan Payment Terms

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]

[Date]

[Lender's Name]
[Lender's Title]
[Bank/Financial Institution Name]
[Bank Address]
[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request a review of my current loan payment terms associated with account number [Your Account Number]. Due to [brief explanation of circumstances leading to your request, e.g., financial difficulties, change in employment, etc.], I am seeking to adjust my payment structure to better align with my current financial situation.

I would greatly appreciate your assistance in considering a modification of my loan terms to allow for adjustable payment options. This adjustment would significantly aid me in managing my finances and ensuring that I can continue to meet my obligations.

Please let me know if there are any forms or additional documentation you require to process my request. I am hopeful for a positive response and appreciate your attention to my situation.

Thank you for your understanding.

Sincerely,
[Your Name]