

Subject: Appeal for Loan Duration Adjustment

Dear [Loan Officer's Name],

I hope this message finds you well. I am writing to formally request an adjustment to the duration of my current loan #[Loan Number]. Due to unforeseen circumstances, I am unable to maintain the original repayment schedule and would greatly appreciate your consideration of extending the loan duration.

In the past few months, [briefly explain your situation, e.g., job loss, medical expenses], which has impacted my financial stability. I believe that extending the loan duration would allow me to make more manageable payments and fulfill my obligations more effectively.

I am committed to repaying my loan and would like to discuss options that could be mutually beneficial. Please let me know a convenient time for us to discuss this matter further.

Thank you for your time and understanding. I look forward to your swift response.

Sincerely,
[Your Name]
[Your Address]
[Your Email]
[Your Phone Number]