

Your Name
Your Address
City, State, Zip Code
Email Address
Phone Number
Date

Loan Officer's Name
Bank or Lender's Name
Bank Address
City, State, Zip Code

Dear [Loan Officer's Name],

Subject: Request for Change of Loan Terms

I am writing to formally request a modification of the terms of my existing loan, account number [Your Loan Account Number].

Due to [reason for requesting the change, e.g., changes in financial circumstances, interest rate changes], I would like to discuss the possibility of altering the term of my loan to better accommodate my current situation.

Specifically, I am requesting [specify the changes you want, e.g., an extension of the term, a change in interest rate, etc.]. I believe that this modification will allow me to manage my repayments more effectively and maintain my commitment to fulfilling my obligations.

I appreciate your attention to this matter and would welcome the opportunity to discuss it further. Please feel free to contact me at [your phone number] or [your email address] to arrange a meeting at your earliest convenience.

Thank you for your consideration.

Sincerely,
[Your Name]