

# Loan Restructuring Justification

Date: [Insert Date]

To,

[Loan Officer's Name]  
[Bank/Financial Institution Name]  
[Bank Address]  
[City, State, Zip Code]

Dear [Loan Officer's Name],

I am writing to formally request a restructuring of my existing loan account, [Account Number], with your institution. Due to unforeseen circumstances, I am currently facing financial difficulties that have hindered my ability to meet the original terms of the loan.

Since the inception of the loan, I have faced [briefly explain the reason for financial hardship, e.g., job loss, medical expenses, etc.]. This situation has significantly impacted my financial stability and cash flow.

In light of these challenges, I would like to propose the following restructuring options:

- Adjustment of monthly payment amounts
- Extension of the loan term
- Temporary deferment of payments for [specific time period]

I believe that a modified repayment plan will not only assist me in managing my current financial situation but also ensure that I can honor my commitment to repay the loan in full. I am committed to working with you to find a feasible solution and am open to any suggestions you may have.

Thank you for considering my request. I look forward to your prompt response so we can discuss this matter further.

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