

# Loan Restructuring Request

Date: [Insert Date]

To,

[Loan Officer's Name]

[Bank/Financial Institution Name]

[Bank Address]

Dear [Loan Officer's Name],

I hope this letter finds you well. I am writing to formally request a restructuring of my loan account, [Insert Loan Number], due to my current financial circumstances.

Due to [briefly explain your situation, e.g., loss of income, medical expenses], I am facing difficulties in meeting my scheduled payments. In light of this, I kindly request a review of my loan terms and consideration for a temporary adjustment to help stabilize my financial situation.

I believe that restructuring my loan will enable me to meet my obligations while allowing me sufficient time to regain my financial footing. I am eager to continue my relationship with [Bank/Financial Institution Name] and fulfill my responsibilities.

Please let me know a suitable time for us to discuss this matter further. Thank you for your understanding and support during this challenging time.

Sincerely,

[Your Name]

[Your Address]

[Your City, State, Zip Code]

[Your Phone Number]

[Your Email Address]