

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]  
[Bank's Name]  
[Branch Address]  
[City, State, Zip Code]

Subject: Request for Loan Payment Arrangement

Dear [Bank Manager's Name],

I hope this message finds you well. I am writing to formally request a loan payment arrangement for my existing loan account with BDO, account number [Your Account Number].

Due to [briefly explain your situation, e.g., financial hardship, medical issues, loss of income], I find myself in a position where I am unable to meet the current payment schedule. I am committed to fulfilling my obligations and would like to propose an alternative payment plan that is more manageable for my current circumstances.

I kindly request the opportunity to discuss potential options, such as [mention any specific arrangements you are seeking, e.g., reduced monthly payments, extended loan term, or temporary deferment].

Thank you for considering my request. I look forward to your understanding and support as I navigate this situation. Please feel free to contact me at [your phone number] or [your email address] to discuss this matter further.

Sincerely,  
[Your Name]