

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

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

Subject: Request for Loan Modification

Dear [Loan Officer's Name],

I hope this letter finds you well. I am writing to formally request a loan modification for my current loan with account number [Your Loan Account Number].

Due to [briefly explain your financial hardship, e.g., job loss, medical expenses], I am experiencing difficulties making my regular payments. I believe that a modification would allow me to better manage my finances and fulfill my obligations.

I am requesting the following changes to my loan terms:

1. [Specify requested modification, e.g., reduction in interest rate, extension of loan term]
2. [Any additional requests]

I appreciate your attention to this matter and am hopeful we can reach a mutually beneficial arrangement. Enclosed are my financial documents for your review.

Thank you for your understanding. I look forward to your prompt response.
Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]