

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

[Recipient's Name]
[Recipient's Title]
[Company/Bank Name]
[Company Address]

[City, State, Zip Code]

Dear [Recipient's Name],

I hope this message finds you well. I am writing to formally request a review of the collateral requirements for my loan application with [Loan Amount/Type of Loan] at [Company/Bank Name].

Due to [brief explanation of circumstances, e.g., unforeseen financial difficulties, business downturn], I am currently unable to provide the standard level of collateral typically required. However, I assure you that my commitment to fulfilling my financial obligations remains steadfast.

I propose an alternative arrangement which could include [briefly outline any alternative forms of collateral or security you can offer]. I am confident that these solutions can provide sufficient assurance for the loan while accommodating my current circumstances.

I appreciate your consideration of my request and would be grateful for the opportunity to discuss this matter further. Please let me know a convenient time for us to meet or talk.

Thank you for your understanding and support.

Sincerely,

[Your Name]