

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Loan Officer's Name]
[Bank/Loan Institution Name]
[Bank Address]
[City, State, Zip Code]

Dear [Loan Officer's Name],

Subject: Request for Reduction of Loan Conditions

I hope this letter finds you well. I am writing to formally request a review of the current conditions associated with my loan agreement, account number [Loan Account Number]. Due to [brief explanation of circumstances, e.g., financial hardship, change in employment, etc.], I am experiencing challenges in meeting the stipulated conditions.

I kindly ask for your consideration in reducing the following terms:

1. [Condition 1 - Brief Description]
2. [Condition 2 - Brief Description]
3. [Condition 3 - Brief Description]

I believe that a revision of these conditions will enable me to manage my repayment more effectively while maintaining my commitment to repay the loan in full.

I appreciate your attention to this matter and look forward to your positive response.

Thank you for your understanding.

Sincerely,

[Your Name]