

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

[Loan Servicer's Name]
[Loan Servicer's Address]
[City, State, Zip Code]

Subject: Request for Loan Modification

Dear [Loan Servicer's Name],

I hope this letter finds you well. I am writing to formally request a modification of my loan [Loan Number] due to [briefly explain your financial hardship or reason for requesting modification].

I have been a customer since [Year] and have always tried to meet my obligations; however, [explain your current situation that justifies the modification request].

I would appreciate your consideration of my request to modify my loan terms to make my payments more manageable. I am seeking [specific modifications, e.g., a lower interest rate, extended loan term, reduced monthly payments].

Enclosed, please find copies of my [financial documents such as pay stubs, bank statements, or other relevant information] that outline my current financial situation.

Thank you for considering my request. I hope to work together to find a solution that benefits both parties.

Sincerely,

[Your Signature (if sending a hard copy)]
[Your Printed Name]