

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

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

Dear [Loan Officer's Name],

Subject: Negotiation Request for Personal Loan Terms

I hope this letter finds you well. I am writing to discuss the terms of my personal loan, account number [Your Loan Account Number], which I obtained on [Loan Origination Date].

[Briefly explain your current situation, why you are requesting a renegotiation, and any relevant details that support your case.]

I would like to propose the following modifications to the loan terms:

1. [Proposed Change 1]
2. [Proposed Change 2]
3. [Proposed Change 3]

I believe that these adjustments would not only benefit my financial situation but also ensure that I remain a reliable and responsible borrower.

Thank you for considering my request. I am eager to hear your thoughts and hope to come to a mutually beneficial agreement.

Sincerely,

[Your Name]

[Signature (if sending a hard copy)]