

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

[Loan Officer's Name]
[Bank/Financial Institution's Name]
[Bank's 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 modification of my existing PPF loan agreement due to [briefly explain your reason, e.g., financial hardship, loss of income, etc.].

Account Number: [Your Loan Account Number]

Loan Type: [Type of Loan, e.g., PPF Loan]

[Provide a brief explanation of your situation, including any relevant financial details and your current ability to pay.]

In light of these circumstances, I kindly request the following modification:

1. [Specify the modifications you are seeking, e.g., reduced interest rate, extended repayment term, payment deferral, etc.]
2. [Include any other requests or documentation you think may support your case.]

I appreciate your understanding and consideration of my request. I believe that with a loan modification, I will be able to meet my repayment obligations more effectively. I am willing to provide any additional information or documentation necessary to facilitate this process.

Thank you for your time and attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]