

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

Customer Service

TD Bank

[Bank Address]
[City, State, Zip Code]

Subject: Financial Hardship Request

Dear TD Bank Customer Service,

I hope this message finds you well. I am writing to inform you of my current financial hardship and to request assistance regarding my loan account [Your Loan Account Number].

Due to [briefly explain the reason for your financial hardship, e.g., job loss, medical expenses, etc.], I am experiencing difficulties making my monthly loan payments. This situation has led to [explain the impact on your finances, e.g., increased debt, inability to cover basic expenses, etc.].

I have been a loyal customer of TD Bank for [number of years] years, and I have always made my payments on time. However, my current circumstances have made it challenging to keep up with my financial obligations.

I am kindly requesting [specific assistance you are seeking, e.g., temporary payment reduction, loan modification, deferment, etc.]. I believe this assistance would provide me with the time needed to stabilize my financial situation.

Thank you for considering my request. I appreciate any support you can provide during this difficult time. Please feel free to contact me at [your phone number] or [your email] to discuss this matter further.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]