

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

Loan Modification Department
TD Bank
[Bank Address]
[City, State, Zip Code]

Dear Loan Modification Department,
Subject: Request for Loan Modification

I hope this letter finds you well. I am writing to formally request a modification of my current loan with TD Bank, account number [Your Loan Account Number]. Due to [briefly explain your reason, e.g., financial hardship, job loss, medical issues], I am struggling to meet my monthly payment obligations.

I appreciate my relationship with TD Bank and have always made timely payments until [mention any relevant past circumstances]. Given my current financial situation, I am seeking your assistance to modify the terms of my loan to make my payments more manageable.

I propose [briefly state your proposed changes, e.g., reduced interest rate, extended loan term, or principal forbearance]. I believe these changes will help me regain my financial footing while fulfilling my loan obligations.

Enclosed are documents supporting my request, including [list any attached documents, e.g., financial statements, proof of income, hardship letter]. I am hopeful for a positive response and a continued relationship with TD Bank.

Thank you for considering my request. I look forward to your prompt reply.

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