

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

Loan Department

TD Bank

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

Dear Loan Officer,

Subject: Request for Loan Repayment Plan

I hope this letter finds you well. I am writing to discuss my current loan situation and to propose a repayment plan that I believe will be beneficial for both myself and TD Bank.

Loan Account Number: [Your Loan Account Number]

Loan Amount: [Original Loan Amount]

Date of Loan Origination: [Loan Start Date]

Due to [briefly explain your current financial situation, e.g., job loss, medical expenses], I have been experiencing difficulty in meeting my current loan obligations. To avoid any defaults and to ensure that I can continue to make payments, I would like to propose the following repayment plan:

1. ****Reduced Monthly Payments****: [Specify the amount you can afford]
2. ****Extension of Loan Term****: [Propose a new term, if applicable]
3. ****Temporary Forbearance****: [Specify the duration, if applicable]

I appreciate the support that TD Bank has provided me in the past and I am committed to fulfilling my obligations. I am hopeful that this revised plan will allow me to stay on track while managing my financial situation.

Please let me know if we can discuss this proposed plan further. I am open to any suggestions you might have and would appreciate your understanding and assistance during this time.

Thank you for your consideration. I look forward to your prompt response.
Sincerely,

[Your Name]