

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]  
[Loan Servicer's Name]  
[Bank's Name]  
[Bank's Address]  
[City, State, Zip Code]

Subject: Request for Loan Modification

Dear [Loan Servicer's Name or "To Whom It May Concern"],

I hope this letter finds you well. I am writing to formally request a modification of my loan (Account Number: [Your Loan Number]) due to [briefly explain your circumstances, such as financial hardship, job loss, medical expenses, etc.].

In light of these challenges, I believe a loan modification would enable me to manage my payments more effectively and avoid default. I am requesting [specify the type of modification you are seeking, e.g., a lower interest rate, extended loan term, or reduced monthly payment]. I am prepared to provide any necessary documentation to support my request, including [mention documents you can provide, such as income statements, tax returns, or a budget].

Thank you for considering my request. I hope to discuss this matter further and reach a mutually beneficial solution.

Sincerely,  
[Your Name]