

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

Dear [Loan Servicer's Name or Department],

Subject: Request for Zero Interest Loan Modification

I hope this letter finds you well. I am writing to formally request a modification of my current loan ([Loan Number]) under the conditions of zero interest. Due to unforeseen circumstances, including [briefly explain your situation, e.g., loss of income, medical emergency, etc.], I have found it increasingly challenging to meet my current payment obligations.

I have been a loyal customer since [year], and I value my relationship with your institution. However, the existing interest rate of [current interest rate] has compounded my financial difficulties. A modification that includes a zero-interest rate would significantly enhance my ability to repay the loan and restore my financial stability.

I have attached relevant documentation to support my request, including [list documents, e.g., proof of income, expense reports, and any other financial statements]. Additionally, I am committed to adhering to a modified payment schedule that allows me to meet my obligations while ensuring the continued health of my financial relationship with your institution.

I kindly ask for your understanding and consideration of my request. Please let me know if any additional information or documentation is needed to facilitate this process. I would appreciate a response at your earliest convenience.

Thank you for your attention to this important matter. I look forward to your prompt reply.

Sincerely,

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