

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

Dear [Loan Servicer's Name],

Subject: Request for Loan Modification

I hope this letter finds you well. My name is [Your Name], and I am writing to formally request a modification of my current loan, account number [Your Account Number].

Due to [brief explanation of your financial hardship, such as job loss, illness, etc.], I am facing difficulties in maintaining my current loan payments. I am committed to fulfilling my obligations and wish to explore options that can make my payments more manageable.

I kindly request that you consider the following modifications:

1. [Proposed Change 1: e.g., reduced interest rate]
2. [Proposed Change 2: e.g., extended loan term]
3. [Proposed Change 3: e.g., temporary forbearance]

I have included [any supporting documents, such as income statements or hardship letters] to help convey my situation. I believe that with this modification, I will be able to continue making my payments reliably.

Thank you for considering my request. I look forward to discussing my options with you and appreciate your understanding during this challenging time.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]