

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

[Loan Officer's Name]
[Bank/Loan Company Name]
[Bank/Loan Company Address]
[City, State, Zip Code]

Subject: Request for Loan Modification

Dear [Loan Officer's Name],

I hope this letter finds you well. I am writing to formally request a modification of my loan, account number [Your Loan Account Number]. Due to [brief explanation of your financial hardship, e.g., loss of employment, medical expenses], I am currently facing challenges in my ability to make the existing payments on my loan.

I would appreciate the opportunity to discuss alternative payment options or adjustments to my loan terms that may be available to alleviate some of the financial burden.

I have attached relevant documentation to support my request, including [list any enclosed documents, e.g., financial statements, proof of income, hardship letter]. I believe that a modification will enable me to keep my loan in good standing and avoid default.

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

Sincerely,

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