

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

[Loan Officer's Name]

UOB Bank

[Bank 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 existing loan with UOB, account number [Your Loan Account Number].

Due to [briefly explain your reason, e.g., financial hardship, change in employment status, etc.], I am finding it increasingly difficult to meet the current terms of my loan. I would greatly appreciate your consideration of my request to modify the loan terms, which may include [specify desired modifications, e.g., lowering the interest rate, extending the repayment period, etc.].

I believe that a loan modification would enable me to continue making payments and fulfill my obligations to UOB. I am committed to resolving this situation and maintaining a positive banking relationship.

Please let me know what additional documentation you may require to process my request. I look forward to your prompt response.

Thank you for your attention to this matter.

Sincerely,

[Your Name]