

[Your name]
[Your address]
[Your email]
[Your phone number]
[Today's date]

[Lender's name]
[Lender's address]
Re: [Account number]

Dear [Lender's name]:

I am writing this letter to request assistance with my **[type of loan]** during a time of financial hardship.

Approximately **[amount of time]** ago, I **[explanation of financial hardship]**. As a result, I have been unable to continue making regular payments on my loan. I have included **[documentation]** that proves the validity of my hardship.

While I have taken steps to increase my income during this time, such as **[steps you've taken to improve your situation]**, I am still not able to make full payments.

I fully intend to pay off my loan and am requesting your help to get me back on track. I would like to discuss possible solutions such as temporarily suspending payments, lowering my interest rate, or any other loan modification you might suggest. I expect my hardship to be resolved in approximately **[length of time]**, after which I can resume my regular payments.

I want to reiterate my intention to fulfill my financial obligation. If you have any questions or would like to discuss a solution, please contact me at **[your phone number]** or email me at **[your email address]**.

Thank you for taking the time to review my request, and I hope we can come to a mutually beneficial agreement. Your support during this time of financial hardship is greatly appreciated.

Sincerely,
[Your name]