

Instruction: This is a model letter. Adapt to fit your facts and circumstances.

Return address:
Name
Address Line 1
Address Line 2
City, State Zip Code

Date

Name
Company
Address Line
City, State Zip Code

Re: Request to Creditor for Temporary Reduction of Loan Payment Amount

Dear :

I have recently been laid off from my job. I am requesting a temporary reduction of my loan payment amount for the time period that I will be unemployed. I have immediately begun the procedures of locating another job. Thank you for your cooperation in this matter.

Sincerely,

N A M E