

Name: (Full name)

Address: (Address)

Email Address: (Email Address)

Phone Number: (Phone Number)

Respected Sir,

*This letter is written to bring in your notice on the financial situation that I am going through at present. As I owe a repayment of loan number <mention number> taken on <date of loan issuance> to the company <name of the lending firm>.*

*I regret to inform the authorities that the looming financial crisis due to an unfortunate accident of my husband <spouse name> has pushed us into a difficult situation. My spouse is likely to go through a spine correction surgery in the coming month. To address this medical emergency and payment of medical bill has shaken the financial strength at our end. We have been required to make extra expenses and majority of planned expenses have been pressed into payment of medical emergency bills. I am attaching the details of my spouse's medical report, who also happen to be the sole earner of our family.*

*On the basis of this scenario, I am also attaching a payment modification proposal and would like it to consider for allowing me more time to close the loan payment.*

*Respectfully,*

*Borrower's Signature and date*

*Co-Borrower's Signature and date*