

[Sender Name/Organization Name]  
[Sender Address]  
[City, State, Zip Code]  
[Date]

[Borrower Name]  
[Borrower Address]  
[City, State, Zip Code]

**Re: Advisory Letter - Loan Term Modification Feasibility Study**  
**Loan Account Number:** [Account Number]

Dear [Borrower Name],

This letter serves as formal notification regarding the feasibility assessment of your request for a loan term modification. Our review committee has analyzed your current financial standing, payment history, and the proposed adjustments to your existing loan agreement.

**Feasibility Determination:** [Status: Feasible / Not Feasible / Conditionally Feasible]

**Assessment Summary:**

- **Original Maturity Date:** [Date]
- **Proposed Maturity Date:** [Date]
- **Impact on Interest Rate:** [Adjusted Rate or No Change]
- **Impact on Monthly Installment:** [New Estimated Payment Amount]

**Key Findings:**

[Insert brief description of why the modification is or is not viable, citing debt-to-income ratios, collateral value, or market conditions.]

**Next Steps:**

[Insert required actions, such as signing an amendment, providing additional documentation, or filing an appeal.]

Please note that this advisory letter does not constitute a final binding agreement. Final approval is subject to [Underwriting/Legal/Management] confirmation and the execution of formal modification documents.

If you have any questions regarding this assessment, please contact your account manager at [Phone Number] or via email at [Email Address].

Sincerely,

[Signature]  
[Name of Officer]

[Title]  
[Organization Name]