

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]

[Date]

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

RE: Account Number: [Your Account Number]
Vehicle: [Year, Make, Model]
VIN: [Vehicle Identification Number]

Dear [Contact Person or Department Name],

I am writing to formally request a restructuring of my current title loan. Due to [briefly state reason, e.g., unexpected medical expenses / job loss / financial hardship], I am currently unable to meet the original payment terms of our agreement.

I value my relationship with [Lender Name] and intend to repay this debt in full. To avoid default and ensure consistent payments, I am proposing the following restructured payment plan:

- **Proposed Monthly Payment:** \$[Amount]
- **Start Date:** [Date]
- **Proposed Interest Rate:** [Requested Rate, if applicable]
- **Loan Term Extension:** [Number of months]

I believe this adjusted schedule is sustainable given my current financial situation. I have attached [mention any supporting documents, e.g., proof of income or expense reports] for your review.

Please let me know if these terms are acceptable or if we can discuss a different arrangement that prevents the repossession of my vehicle. I look forward to receiving your written response regarding this proposal.

Sincerely,

[Your Signature]
[Your Printed Name]