# Home Loan Settlement Request Letter

Date: xxxxxxxxxx

To,
The Branch Manager,
(Bank Name)
(Branch Address)

Subject: Request for Full and Final Settlement of Home Loan Account No: (\_\_\_\_\_\_\_\_\_)

Dear Sir/Madam,

I, (Your Full Name), holder of the above-mentioned home loan account, am writing this letter to formally request a full and final settlement due to financial hardship caused by (mention reason, e.g., job loss/medical emergency/etc.).

The current outstanding on my account is ₹(Outstanding Amount). I would like to propose a one-time settlement of ₹(Settlement Offer Amount) towards the closure of this account. I kindly request you to review this proposal and share a settlement letter outlining the agreed amount, payment deadline, and confirmation that this will be considered full and final settlement.

Please consider my request sympathetically. I am committed to resolving this matter amicably.

Thank you.

Sincerely,

(Your Full Name)
(Full Current Address)
(Reachable Phone Number)
(Registered Email Address)