# 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)