## **Loan Deferment Request**

Date: [Insert Date]

To: [Lender's Name] [Lender's Address] [City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request a deferment of my loan payments due to [brief explanation of your situation, e.g., unexpected financial hardship, medical issues, job loss, etc.]. My loan account number is [Insert Account Number].

Due to [specific reasons], I am currently experiencing challenges in making my regular payments. I kindly request your consideration in allowing me to defer my upcoming payments for a period of [specify time period]. This would provide me with the necessary time to improve my financial situation.

Throughout the time I have been a customer, I have made timely payments, and it is my intention to continue honoring my obligations as soon as I am able. I appreciate your understanding and consideration of my request.

Thank you for your attention to this matter. I look forward to your prompt response. Please feel free to reach me at [Your Phone Number] or [Your Email Address] for any further information.

Sincerely,

[Your Name] [Your Address] [City, State, Zip Code] [Your Phone Number] [Your Email Address]