

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally request a deferral of my home equity loan payments for [specify duration, e.g., the next three months] due to [briefly explain your reason, e.g., financial hardship, medical issues, job loss, etc.].

My loan account number is [insert account number]. I have been a customer since [insert year], and I have always made my payments on time. However, I am currently facing challenges that make it difficult to maintain my payment schedule.

I would like to inquire if it is possible to postpone my payments without affecting my credit rating. I am committed to making my payments as soon as I am able, and I appreciate any assistance you can provide during this difficult time.

Thank you for your understanding and support. I hope to hear from you soon regarding my request.

Sincerely,

[Your Name]