## **Loan Deferral Request**

Date: [Insert Date]

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

[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 deferral of my personal loan payments due to [briefly explain your reason, e.g., financial hardship, unexpected medical expenses, etc.]. My account number is [Your Account Number].

Given my current situation, I would greatly appreciate your consideration of this request. I would like to propose deferring my payments for [insert duration, e.g., one month, three months, etc.]. I believe that this would allow me the necessary time to stabilize my finances and fulfill my obligations.

Thank you for your understanding and support during this challenging time. I look forward to your positive response.

Sincerely, [Your Name]