

Loan Deferral Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

Loan Department

[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 on my unsecured loan, account number [Insert Account Number]. Due to [brief explanation of your situation, e.g., unexpected medical expenses/job loss], I am currently experiencing financial difficulties and am unable to make the payments as scheduled.

I would greatly appreciate your understanding and support during this challenging time. I am requesting a deferral of payments for [insert desired period, e.g., three months] and assure you that I am committed to resuming payments thereafter.

Thank you for considering my request. I look forward to your positive response.

Sincerely,

[Your Name]