Request for Loan Repayment Extension

Date: [Insert Date]

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

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

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request an extension on my loan repayment due to seasonal income fluctuations that have impacted my finances temporarily.

As you are aware, my current loan account number is [Insert Loan Number]. Due to [brief explanation of seasonal fluctuations, e.g., "a decrease in business revenues during the off-peak season"], I am facing difficulties in meeting my current repayment schedule.

To manage my cash flow more effectively during this period, I kindly request an extension of [specify duration, e.g., "three months"], postponing my upcoming payments until [new proposed date]. I am committed to fulfilling my obligation and believe this adjustment will allow me to continue on the path of successful repayment.

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

Sincerely, [Your Name]