

Loan Penalty Waiver Appeal

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

To Whom It May Concern,

I am writing to formally appeal for a waiver of the penalties incurred on my loan account ([Loan Account Number]) due to unforeseen medical emergencies that have severely impacted my financial situation.

On [date of medical emergency], I faced a sudden medical crisis that required immediate and costly treatment, leading to significant expenses. Despite my efforts to maintain timely payments, this unexpected situation made it impossible to keep my account current.

I sincerely request your understanding and consideration of my circumstances. I have been a responsible borrower and have maintained a good payment history prior to this incident. I am committed to fulfilling my obligations and have already taken steps to ensure that this does not occur in the future.

I would greatly appreciate your assistance in waiving the penalties associated with my loan during this challenging period. Thank you for your time and consideration. I look forward to your positive response.

Sincerely,

[Your Name]