

# Payment Deferment Proposal

Date: [Insert Date]

To: [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 deferment of my upcoming payments due on [insert loan or account number] due to [brief explanation of circumstances, e.g., financial hardship, unforeseen situation].

Given my current situation, I am unable to meet the original payment schedule. I kindly propose that my payments be deferred for [insert duration, e.g., three months], starting from [insert start date]. I believe this will provide me with the necessary time to improve my financial conditions and resume regular payments.

During this deferment period, I am committed to maintaining communication and providing updates on my circumstances. I genuinely appreciate your understanding and consideration of my request. If you require any additional documentation or information regarding my situation, please do not hesitate to reach out.

Thank you for your attention to this matter. I look forward to your favorable response.

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