Date: [Insert Date]

To: [Lender's Name]

[Lender's Address]

Subject: Notification of Payment Delay

Dear [Lender's Name],

I hope this message finds you well. I am writing to inform you that I am currently experiencing difficulties in making my upcoming loan payment due on [Insert Due Date]. Due to [briefly explain reason, e.g., unexpected medical expenses, job loss], I am unable to meet my financial obligations at this time.

I value our agreement and am committed to fulfilling my loan obligations. I kindly request a [specific duration] extension on my payment due date. I believe this additional time will allow me to secure the necessary funds to continue making timely payments.

Thank you for your understanding and consideration. I look forward to your response.

Sincerely,

[Your Name]

[Your Address]

[Your Contact Information]