

Application for Deferment of Holiday Debt Payments

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request a deferment of my holiday debt payments due to [brief explanation of circumstances, e.g., financial hardship, unexpected expenses]. My account number is [Your Account Number].

Given the current situation, I kindly ask for a temporary relief period of [number of months] months, starting from [start date] to [end date]. I assure you that I am committed to repaying my debt and will resume regular payments after the deferment period.

Thank you for considering my request. I look forward to your understanding and positive response. Please feel free to contact me at [Your Phone Number] or [Your Email Address] if you require any further information.

Sincerely,

[Your Name]