

# Deferred Debt Payment Modification Request

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Company]

[Company Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request a modification of my debt payment terms for the account referenced as [Account Number]. Due to [briefly explain your situation, e.g., financial hardship, unexpected expenses, etc.], I am currently unable to meet the scheduled payment obligations.

I kindly request your consideration in deferring my payments for a period of [propose a specific timeframe, e.g., three months] and adjusting the payment terms to better align with my current financial situation. I believe this adjustment will allow me to manage my obligations more effectively and ultimately fulfill my debt responsibilities.

I appreciate your understanding and support during this challenging time. Please let me know if you require any additional information or documentation to process my request. I look forward to your prompt response.

Thank you for your attention to this matter.

Sincerely,

[Your Name]