Request for Deferment of Payments

Date: [Insert Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I hope this message finds you well. I am writing to formally request a deferment of my payments due to [briefly explain your reason, e.g., financial hardship, unexpected circumstances]. My account number is [Your Account Number].

Given the current situation, I kindly ask for your understanding and support in deferring my payments for [proposed duration, e.g., next three months]. I believe this temporary relief will allow me to stabilize my finances and resume my payments as soon as possible.

I greatly appreciate your consideration of my request. Please let me know if any further information is required or if we can discuss this matter at your convenience.

Thank you for your attention to this matter.

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