

# Loan Deferment Request

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

Date: [Insert Date]

**[Lender's Name]**  
[Lender's Address]  
[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally request a deferment of my personal loan due to unforeseen personal circumstances that have impacted my financial situation. My Loan Account Number is [Your Loan Account Number].

Unfortunately, [briefly explain your circumstances, e.g., job loss, medical emergency, etc.]. This situation has made it challenging for me to meet my monthly repayment obligations.

I kindly request a deferment of my loan payments for [specify duration, e.g., 3 months] starting from [start date]. I believe this will provide me with the necessary time to stabilize my financial situation and ensure that I can continue making timely payments thereafter.

I appreciate your understanding and support during this difficult time. I look forward to your favorable response.

Thank you for considering my request.

Sincerely,  
[Your Name]