

# Loan Repayment Circumstances Letter

Your Name  
Your Address  
City, State, Zip Code  
Email Address  
Phone Number  
Date

Loan Officer's Name  
Bank/Financial Institution Name  
Institution Address  
City, State, Zip Code

Dear [Loan Officer's Name],

I hope this message finds you well. I am writing to inform you of circumstances that are currently affecting my ability to make my loan repayments on time. Due to [briefly describe circumstances, e.g., unexpected medical expenses, job loss, family emergency], I am facing financial difficulties.

Despite my best efforts to manage my finances, I find myself in a situation where I am unable to meet the payment schedule agreed upon. I am committed to fulfilling my obligations and would like to discuss potential options, such as a temporary deferment or a revised payment plan, that could assist me during this challenging time.

I appreciate your understanding and support. Please let me know a suitable time to discuss this matter further. Thank you for your attention to my situation.

Sincerely,  
[Your Name]