

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

Lender's Name
Lender's Address
City, State, Zip Code

Dear [Lender's Name],

I hope this message finds you well. I am writing to inform you of a situation that has unfortunately impacted my financial stability and my ability to keep up with my loan payments.

Due to [brief explanation of the hardship, e.g., job loss, medical issues, reduced income], I am currently facing considerable financial challenges. As a result, I am unable to make my upcoming payments as scheduled.

I want to assure you that I am committed to resolving this situation and am actively looking for solutions to improve my financial standing. In light of this, I would like to request [specific request, such as a temporary forbearance, deferment, or a modified payment plan].

Thank you for your understanding and support during this difficult time. I look forward to your response and hope we can discuss a workable solution.

Sincerely,
[Your Name]