

myself in need of additional time to meet my financial obligations.

I kindly request an extension of [specify period of deferment needed] to accommodate my current situation. I believe this extension will allow me to manage my payments more effectively

Thank you for considering my request. I would appreciate the opportunity to discuss this matter further. Please feel free to reach me at [your phone number] or [your email].

Sincerely,

[Your Name]

and maintain our positive relationship.