

Personal Loan Hardship Appeal

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, ZIP Code]

Dear [Lender's Name],

I am writing to formally request a temporary financial relief regarding my personal loan account [Your Account Number]. Due to unforeseen circumstances, I am currently facing financial hardship that has impacted my ability to meet my monthly payment obligations.

As a result of [briefly describe your situation, e.g., job loss, medical emergencies, etc.], I am unable to make my payments on time. I have attached documentation to support my situation, including [list any attached documents, e.g., termination letter, medical bills].

Given these circumstances, I kindly request your consideration for a temporary relief plan, such as a payment deferment or a reduction in my monthly payments for the next [insert time frame, e.g., three months]. I am committed to resolving my financial situation and continuing my payments as soon as possible.

Thank you for considering my request. I appreciate your understanding and support during this difficult time. I look forward to your positive response.

Sincerely,

[Your Name]