[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Employer's Name]

[Company's Name]

[Company's Address]

[City, State, Zip Code]

Dear [Employer's Name],

I hope this message finds you well. I am writing to formally request an extension on my personal loan that was issued on [loan issuance date]. Due to unforeseen circumstances, I have encountered financial difficulties and am unable to meet the original repayment deadline.

I would greatly appreciate your understanding in this matter and kindly request an extension of the repayment period by [number of months/required extension]. I assure you that I am actively working to improve my financial situation and will make every effort to meet the new terms we agree upon.

Thank you for considering my request. I look forward to your positive response.

Sincerely,

[Your Name]