

[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 am writing to inform you of a delay in my loan payment due to an unexpected family emergency that has arisen. I deeply regret any inconvenience this may cause and assure you that it is my intention to meet my financial obligations.

Due to [briefly explain the emergency, e.g., a serious illness, financial burden, etc.], I am currently experiencing financial strain that has affected my ability to make the upcoming payment due on [insert due date]. I kindly request an extension or a modified payment plan to help me manage this situation.

I hope to resolve this issue as soon as possible and appreciate your understanding during this difficult time. Please let me know how we can work together to find a solution.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]