

Loan Payment Delay Request

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

Loan Officer's Name
Bank/Loan Company Name
Company Address
City, State, ZIP Code

Dear [Loan Officer's Name],

I am writing to formally request a delay in my loan payments due to a recent reduction in my income. Unfortunately, [briefly explain the reason for income reduction, e.g., job loss, reduced hours, etc.]. This has made it challenging for me to meet my current financial obligations.

My loan account number is [Your Loan Account Number], and my regular payment is due on [Due Date]. I kindly ask for your understanding and assistance in allowing me a temporary deferment of my payments for the next [number of months] months, during which time I plan to [mention any plans to find new employment or adjust your finances].

I appreciate your consideration of my request and hope to hear from you soon. Thank you for your understanding during this difficult time.

Sincerely,
[Your Name]