

# Loan Forbearance Justification

Date: [Insert Date]

To: [Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally request a forbearance on my loan account number [Insert Account Number]. Due to unforeseen circumstances, I am experiencing financial hardship that has impacted my ability to make regular loan payments.

The specific reasons for my request include:

- [Describe the first reason, e.g., loss of job, medical emergency, etc.]
- [Describe the second reason, if applicable.]
- [Describe any additional reasons.]

I have taken proactive measures to address these issues, including [list measures taken, e.g., seeking new employment, reducing expenses, etc.]. However, I am requesting a temporary forbearance period of [insert duration] to allow me sufficient time to stabilize my financial situation.

During this forbearance period, I would appreciate any assistance you could provide regarding [mention any specific requests, e.g., reduced interest rates, waived fees, etc.]. I am committed to resuming regular payments as soon as I am able, and I believe this forbearance will help me achieve that goal.

Thank you for considering my request. I look forward to your prompt response so we can discuss possible solutions. I can be reached at [Your Phone Number] or [Your Email Address].

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]