

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Loan Officer's Name]
[Bank/Financial Institution Name]
[Bank Address]
[City, State, Zip Code]

Dear [Loan Officer's Name],

I hope this message finds you well. I am writing to formally request an extension on my personal loan, account number [Your Account Number], due on [Original Due Date].

Due to [brief explanation of your circumstances, e.g., unexpected expenses, job loss, etc.], I am currently facing challenges in making the payment on time. I would greatly appreciate your understanding and consideration of my request for an extension of [number of days/months you are requesting].

I am committed to fulfilling my obligations and ensuring that my loan is paid back in full. I believe that this extension will provide me with the necessary time to stabilize my financial situation.

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

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]