

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Loan Servicer's Name]
[Loan Servicer's Address]
[City, State, Zip Code]

Subject: Request for Deferment/Forbearance

Dear [Loan Servicer's Name],

I hope this letter finds you well. I am writing to formally request a deferment/forbearance on my loan account [insert account number] due to [briefly explain your reason, e.g., financial hardship, medical issues, etc.].

I am currently experiencing [provide a few details about your situation, if comfortable, e.g., loss of income, unexpected expenses, etc.]. Because of this, I am unable to make my regular monthly payments.

I would appreciate your assistance in granting a deferment/forbearance for my loan, starting from [proposed start date] to [proposed end date]. I believe this will allow me to stabilize my financial situation and resume regular payments thereafter.

Please let me know if you require any documentation to process this request. I am looking forward to your prompt response.

Thank you for your consideration.

Sincerely,
[Your Name]