

[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 Due to Financial Hardship

Dear [Loan Servicer's Name],

I am writing to formally request a deferment on my [type of loan] loan
(Account Number: [Your Account Number]) due to financial hardship.

Due to [briefly explain your situation, e.g., job loss, medical expenses,
etc.], I am currently experiencing significant financial difficulties
that make it challenging for me to meet my loan payment obligations.

I kindly ask that you consider my situation and grant me a deferment for
[specify the duration you seek, e.g., six months]. This will provide me
with the necessary time to stabilize my financial situation and resume
regular payments.

I appreciate your understanding and support during this challenging time.
Please let me know if you require any additional documentation to support
my request.

Thank you for your consideration.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]