

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]

[Loan Officer's Name]  
[Bank/Loan Company Name]  
[Bank/Company Address]  
[City, State, Zip Code]

Subject: Request for Deferment of Personal Loan Payments

Dear [Loan Officer's Name],

I hope this message finds you well. I am writing to formally request a deferment of my personal loan payments due to [briefly explain your reason, e.g., financial hardship, medical issues, job loss].

Account Information:

Loan Account Number: [Your Loan Account Number]

Original Loan Amount: [Original Loan Amount]

Current Balance: [Current Loan Balance]

Given my current situation, I would appreciate your understanding and support in allowing me to defer my payments for [desired period of deferment, e.g., three months]. I believe that this temporary relief will help me regain my financial stability.

Please let me know the necessary steps or documentation required to process this request. I am willing to provide any additional information needed to facilitate this process.

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

Sincerely,

[Your Name]