

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

[Creditor's Name]  
[Creditor's Address]  
[City, State, Zip Code]

Subject: Request for Deferment on Account [Your Account Number]

Dear [Creditor's Name or Customer Service Department],  
I hope this letter finds you well. I am writing to formally request a  
deferment on my account [Your Account Number] due to [briefly explain  
your reason, e.g., financial hardship, medical issues, etc.].

I have been a loyal customer and have always made timely payments;  
however, I am currently facing [specific situation] that has made it  
difficult for me to meet my financial obligations at this time.

I kindly ask for your understanding and support by granting me a  
deferment for [specific time frame, e.g., 3 months, until date]. This  
would greatly assist me in managing my finances and allow me to continue  
honoring my commitments.

I appreciate your consideration of my request, and I am more than willing  
to provide any additional information or documentation you might require  
to assess my situation.

Thank you for your attention to this matter. I look forward to your  
prompt response.

Sincerely,

[Your Name]  
[Your Signature (if sending a hard copy)]