

Job Loss Deferment Request

Subject: Loan Payment Deferment Request - Account [Account Number]

Dear [Loan Officer's Name],

I hope this message finds you well. I am reaching out during what has been an incredibly challenging time for my family and me. I recently lost my job at [Company Name] due to company-wide layoffs, and I am writing to request temporary relief from my loan payments.

For the past [X years], I have taken great pride in making my payments on time, and it breaks my heart to find myself in this position. I am actively seeking new employment and have already had several promising interviews, but I need a brief window to get back on my feet.

I am requesting a deferment of three months, from [Date] to [Date]. I have unemployment benefits that will help with essential expenses, but they are not sufficient to cover all my obligations. I want to be completely transparent with you about my situation because I value the trust we've built through our banking relationship.

I have modest savings that I am preserving for absolute emergencies, and I am taking on freelance work while job hunting. I am confident that I will secure employment within the next two months, and I am committed to resuming payments as soon as I am able.

Thank you for taking the time to consider my situation. I would be grateful for any flexibility you can offer during this difficult period.

With sincere appreciation,

[Your Name]

[Account Number]

[Phone Number]

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