

Natural Disaster Deferment Request

Subject: Emergency Loan Deferment Request Following Natural Disaster

Dear [Financial Institution Representative],

I am submitting this formal request for loan payment deferment for account [Account Number] due to the recent [type of disaster] that struck our area on [Date]. My property and livelihood have been significantly impacted, and I require temporary financial relief.

The disaster has resulted in [specific impacts: property damage, business closure, loss of income source]. I have filed claims with my insurance company (Claim Number: [X]), but the settlement process will take several months. Additionally, I am incurring immediate expenses for temporary housing and essential repairs.

I am requesting a deferment period of [X months] to allow time for insurance processing and recovery. I have been a customer in good standing for [X years] and have maintained consistent payment history. I am prepared to provide documentation including damage assessments, insurance claims, and FEMA declarations if applicable.

I understand that interest may continue to accrue during the deferment period, and I accept those terms. I propose resuming regular payments on [Date] once my situation stabilizes.

Please advise on the required documentation and approval process. I can be reached at [alternate contact information] as my primary residence is currently uninhabitable.

Thank you for your assistance during this crisis.

Yours truly,

[Your Name]

[Loan Account Number]

[Contact Information]

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