

Parental Leave Deferment Request

Subject: Loan Deferment Request During Parental Leave

Dear [Loan Department],

I am writing to request a temporary deferment of my loan payments for account [Account Number] during my upcoming parental leave. I am expecting a child on [Due Date] and will be taking [X weeks/months] of leave from my employment.

While my employer provides partial salary continuation, the reduced income during this period will make it challenging to meet all financial obligations. I am planning ahead to ensure I maintain my financial responsibilities to the best of my ability.

I am requesting deferment for [number] instalments, covering the period from [Date] to [Date]. I will be returning to full-time employment on [Date] and will resume regular payments at that time. I am willing to discuss options such as extending the loan term or adding the deferred amount to the principal.

I have maintained perfect payment history since opening this account [X years ago], and I am committed to continuing that record once I return to work. Please let me know what documentation you require, such as employment verification or leave approval letters.

Thank you for considering my request. I appreciate your flexibility during this important family transition.

Best regards,

[Your Name]

[Account Number]

[Email Address]

[Phone Number]

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