

Seasonal Income Deferment Request

Subject: Seasonal Income Deferment Request

Dear [Lender],

I am requesting a deferment of my loan payments for account [Account Number] during the upcoming off-season period. My work in [industry] is seasonal, and I experience significantly reduced income from [Month] to [Month] each year.

This is a predictable pattern in my industry, and I have budgeted accordingly. However, unexpected expenses this year have depleted my reserves earlier than anticipated. I am requesting deferment of [number] payments during my low-income period.

I will resume full payments in [Month] when my busy season begins. I have successfully managed this loan for [X years] and have never missed a payment. I am happy to provide documentation of my seasonal employment pattern if needed.

Please let me know if you can accommodate this request and what steps I need to take.

Thank you,

[Your Name]

[Account Number]

[Phone Number]

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