

# Multiple Hardship Deferment Request

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

Dear [Senior Loan Officer/Branch Manager],

I am writing to request an immediate deferment of my loan instalments due to multiple concurrent financial hardships that have severely impacted my ability to meet my obligations. This request is made with utmost seriousness and full transparency regarding my current situation.

Within the past [timeframe], I have experienced the following circumstances: [1) specific hardship, 2) specific hardship, 3) specific hardship]. The cumulative effect of these events has created an unprecedented financial crisis for my household.

Despite my efforts to maintain all payments through savings depletion and expense reduction, I have reached a point where I must request institutional support. I am requesting a deferment period of [X months], during which time I am taking the following specific actions to improve my situation: [list concrete steps].

I have been a responsible borrower for [X years] and have never requested hardship assistance before. I am committed to working through this difficult period and maintaining my relationship with your institution. I am open to any conditions or requirements you deem necessary, including financial counseling or modified payment plans upon resumption.

Attached please find supporting documentation for each hardship claim. I am available to meet in person to discuss this matter in detail and demonstrate my commitment to resolution.

I respectfully request your prompt consideration of this matter.

Yours sincerely,

[Your Name]

[Loan Account Number]

[Complete Contact Information]

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