Personal appeal with emotional tone

Dear [Loan Officer],

I am writing to request a temporary deferment on my loan repayments. I recently lost a close family member, and the emotional and financial strain has made it difficult to meet my obligations.

I kindly ask for a 2-month deferment to help me manage the situation and recover. I remain committed to repaying the loan in full.

Thank you for your compassion and understanding.

Sincerely,

[Your Name]

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