Natural disaster-related deferment

Dear [Bank Manager],

I am writing with regard to my loan account [Account Number] to request a deferment of instalments due to the recent [flood/earthquake/storm] that impacted my residence and livelihood.

The damages have caused a significant temporary financial strain, and I kindly request a deferment of the next two instalments. I am enclosing a certificate of damage from local authorities.

I would appreciate your assistance during this difficult time.

Yours sincerely,

[Your Name]

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