

Light tone deferment email

Subject: Any Chance I Can Get a Break?

Dear [Loan Department],

Life threw me a few unexpected curveballs this month (spoiler: car broke down, fridge died, and my cat needed surgery). I'd really appreciate a one-month deferment on my loan while I get things back on track.

Promise I'll be back on schedule next month. Let me know how we can make it work.

Cheers,

[Your Name]

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