

[Your Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Lender Name]
[Lender Department]
[Lender Address]
[City, State, Zip Code]

RE: Forbearance Request for Account Number: [Your Account Number]

Dear [Contact Person Name or Loan Officer],

I am writing to formally request a forbearance agreement regarding my loan mentioned above. Due to unexpected financial hardship caused by [Reason: e.g., medical emergency, temporary job loss, or natural disaster], I am currently unable to meet my full monthly payment obligations.

My current financial situation is temporary, and I anticipate being able to resume regular payments by [Date]. I am committed to fulfilling my debt obligations and would like to propose the following temporary terms:

- A reduction or suspension of monthly payments for a period of [Number] months.
- Payments to resume in full starting on [Date].
- [Optional: A plan to repay the deferred amount, such as adding it to the end of the loan term or a repayment plan].

Enclosed/Attached are documents supporting my current financial status, including [List documents: e.g., recent pay stubs, medical bills, or bank statements].

I request that you review this proposal and provide a written response. I am open to discussing alternative terms that would be mutually beneficial. Thank you for your time and consideration of my situation.

Sincerely,

[Your Signature]

[Your Printed Name]