

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

[Lender's Name or Institution]  
[Lender's Address]  
[City, State ZIP Code]

Subject: Formal Request for Extension of Loan Repayment Deadline

Dear [Lender's Name],

I am writing to formally request an extension of the repayment deadline for my loan (Loan Account Number: [insert number]), which is currently due on [original due date]. Due to unexpected changes in my financial circumstances, I am facing temporary difficulties that have affected my ability to meet the original repayment schedule.

The primary reasons for my current financial hardship include [briefly explain your situation, e.g., loss of employment, medical emergency, reduced income, etc.]. I have been proactive in managing my finances and have taken steps to address these challenges, but I require additional time to fulfill my loan obligations responsibly.

I kindly request an extension of the repayment deadline to [proposed new deadline], which will provide me with the necessary time to stabilize my finances and ensure I can repay the full amount owed. I am committed to honoring my loan responsibilities and maintaining clear communication with your office throughout this period.

Enclosed with this letter are supporting documents to substantiate my request, including [list supporting documents, e.g., pay stubs, medical bills, termination notice]. I am open to discussing a revised repayment plan or any alternative arrangements you may deem appropriate.

I sincerely hope for your understanding and consideration regarding my situation. Please let me know if you require any further information or documents. I look forward to your positive response.

Thank you for your attention to this matter.

Sincerely,  
[Your Name]