Instruction: This is a model letter. Adapt to fit your facts and circumstances.

Return address: Name Address Line 1 Address Line 2 City, State Zip Code

Date

Name Company Address Line City, State Zip Code

Re: Request to Bank for Extension of Time

Dear

I have suffered from a string of unfortunate circumstances. On {Date}, I lost my job and two weeks later was audited by the IRS. I have experienced a number of financial setbacks. I am requesting an extension of time regarding my loan for . As my financial history has shown, I have always made payments on time and only request the minimum amounts. Please consider all these factors regarding my request.

Thank you for your assistance and time regarding this matter. If you have any questions, please do not hesitate to contact me.

Sincerely,

NAME