

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

[Recipient's Name]  
[Recipient's Title]  
[Company/Organization Name]  
[Company Address]  
[City, State, Zip Code]

Subject: Hardship Letter for Bankruptcy Petition

Dear [Recipient's Name],

I am writing to formally communicate my current financial hardship and to provide an explanation regarding my request for bankruptcy relief.

1. **\*\*Introduction\*\***

- Briefly introduce yourself and state your purpose for writing.

2. **\*\*Financial Situation\*\***

- Describe your current financial status, including income, debts, and expenses.

3. **\*\*Reason for Hardship\*\***

- Outline the events leading to your financial difficulties (e.g., job loss, medical expenses, etc.).

4. **\*\*Impact on Daily Life\*\***

- Explain how the financial situation has affected your daily living and well-being.

5. **\*\*Efforts to Resolve\*\***

- Mention any steps you have taken to improve your situation, such as negotiating with creditors or seeking assistance.

6. **\*\*Conclusion\*\***

- Request for understanding and assistance, emphasizing your need for relief through bankruptcy.

Thank you for your consideration. I hope to work together towards a resolution.

Sincerely,

[Your Name]

[Your Signature (if sending a physical letter)]