

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

[Creditor's Name]
[Creditor's Address]
[City, State, Zip Code]

Dear [Creditor's Name],

Subject: Request for Debt Forgiveness

I hope this letter finds you well. I am writing to formally request consideration for the forgiveness of my outstanding debt with

[Company/Institution Name], account number [Account Number].

Due to [briefly explain your circumstances, e.g., financial hardship, unexpected medical expenses, etc.], I have been unable to maintain my payments as originally agreed. Despite my best efforts to manage my finances, I find myself in a difficult situation.

I am reaching out to see if you would be willing to forgive a portion or all of my debt. I believe this would provide me with the opportunity to start fresh and enable me to avoid further financial distress.

I understand the implications of this request and would appreciate any assistance or options you could provide during this challenging time.

Thank you for considering my request. I look forward to your response.

Sincerely,

[Your Name]

[Your Position, if applicable]

[Your Business Name, if applicable]