

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]  
[Recipient Name]  
[Organization's Name]  
[Organization's Address]  
[City, State, Zip Code]

Dear [Recipient Name],

Subject: Application for Debt Forgiveness

I hope this letter finds you well. I am writing to formally request consideration for debt forgiveness regarding my account with [Organization's Name] ([Account Number/Reference Number]).

Due to [brief explanation of your financial hardship, such as job loss, medical bills, etc.], I have encountered significant challenges that have rendered it exceedingly difficult for me to meet my financial obligations. As a result, my current circumstances have led me to seek assistance in resolving my outstanding debts.

I have always valued my relationship with [Organization's Name] and have made every effort to honor my commitments. However, this situation has forced me to explore alternative solutions. I am hopeful that you will consider my request for debt forgiveness or a reduction in the total amount owed.

Please find attached any documentation that supports my claim, including [list any relevant documents, such as income statements, medical bills, or letters from employers].

I am committed to resolving this matter and appreciate your understanding and consideration during this difficult time. I would welcome the opportunity to discuss this in more detail if required.

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

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]