

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

[Recipient Name]
[Recipient Title]
[Organization Name]
[Organization Address]
[City, State, Zip Code]

Dear [Recipient Name],

I hope this letter finds you well. I am writing to formally propose a debt forgiveness plan regarding my outstanding balance of [amount] with [organization name].

Due to [briefly explain your situation, e.g., financial hardships, unexpected medical expenses, job loss], I have been unable to meet my payment obligations. Despite my efforts, I find myself in a position where I am unable to repay the full amount.

I kindly request that you consider forgiving a portion or all of my debt. This assistance would provide me with a chance to recover financially and rebuild my life without the burden of this financial obligation.

I appreciate your understanding and consideration of my request. I look forward to the possibility of discussing this matter further.

Thank you for your time.

Sincerely,

[Your Name]