

[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 or "To Whom It May Concern"],

Subject: Request for Debt Forgiveness

I hope this letter finds you well. I am writing to formally request forgiveness of my outstanding debt, account number [Your Account Number]. Due to [briefly explain your financial hardship, e.g., job loss, medical expenses, etc.], I am currently unable to meet my financial obligations. Despite my best efforts to manage my debts, I have found myself in a situation where I can no longer afford to make payments on this account. I have explored various options and believe that debt forgiveness is the most viable solution for my circumstances.

I kindly ask you to consider my request for debt forgiveness. I would be grateful for any assistance you could provide in this matter. If you require any documentation to support my request, please do not hesitate to ask.

Thank you for considering my request. I look forward to hearing from you soon.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]