

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

[Recipient's Name]
[Recipient's Address]
[City, State, ZIP Code]

Dear [Recipient's Name],

Subject: Forgiveness of Debt

I hope this letter finds you well. I am writing to discuss the outstanding debt of [Amount] that I owe to you, originally due on [Due Date].

After careful consideration of my current financial situation, I am requesting your forgiveness of this debt. [Briefly explain your situation and reasons for the request, such as financial hardships, health issues, etc.].

I genuinely appreciate your understanding and consideration of my request. Please know that it is my intention to resolve this matter amicably.

Thank you for your time, and I look forward to your positive response.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Typed Name]