

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

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

Subject: Request for Debt Forgiveness

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to formally request debt forgiveness regarding my account with [Account Number]. Due to [briefly explain your financial hardship, e.g., loss of job, medical expenses, etc.], I am unable to continue making payments as agreed.

I understand my obligations, but I am reaching out to seek relief during this challenging time. I kindly ask you to consider my request for forgiveness of the outstanding balance of [amount owed].

I appreciate your attention to this matter and hope for a positive response. Please feel free to contact me at [Your Phone Number] or [Your Email Address] to discuss this further.

Thank you for your understanding.

Sincerely,

[Your Signature (if sending a hard copy)]  
[Your Printed Name]