

[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 Personal Debt Forgiveness

I hope this letter finds you well. I am writing to you regarding the outstanding balance on my account ([Account Number]) with your institution. Due to [briefly explain your situation, e.g., financial hardship, medical issues, loss of income], I am unable to meet my repayment obligations.

I respectfully request your consideration for forgiveness of my debt or a reduction in the total amount owed. I believe that forgiving my debt would allow me to move forward financially and rebuild my life.

I am committed to resolving this matter and am open to discussing alternative solutions that may benefit both parties. I would appreciate any assistance or guidance you could provide in this regard.

Thank you for taking the time to review my request. I look forward to your prompt response.

Sincerely,

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