

[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 your consideration for debt forgiveness regarding my outstanding balance of [insert amount] under account number [insert account number].

Due to [briefly explain your circumstances, e.g., financial hardship, medical issues, job loss], I find myself in a challenging financial position. [Optional: You may include specific details that illustrate your situation, such as loss of income, medical bills, etc.].

I sincerely value the relationship I have maintained with [Creditor's Name], and it is not my intention to evade my responsibilities. However, I kindly ask you to consider my request for debt forgiveness so that I can begin to move forward without the burden of this financial obligation.

I appreciate your time and understanding in this matter. If there are any necessary forms or procedures to facilitate this request, please let me know. I look forward to your favorable response.

Thank you for considering my request.

Sincerely,  
[Your Name]