

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

[Date]
[Creditor's Name]
[Creditor's Company]
[Creditor's Address]
[City, State, ZIP Code]

Dear [Creditor's Name],

Subject: Request for Debt Forgiveness

I hope this letter finds you well. I am writing to formally request the forgiveness of my debt with [Creditor's Company] in the amount of [amount owed]. Due to [brief explanation of financial hardship or circumstances], I am currently unable to meet my financial obligations.

I understand the impact of my request and assure you that I have explored all available options. However, I believe that a debt forgiveness would enable me to start afresh and improve my financial situation.

I kindly ask you to consider my request for forgiveness and would appreciate any assistance you can provide. Thank you for your understanding and support.

Sincerely,
[Your Name]