

[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],

Subject: Request for Debt Forgiveness

I hope this letter finds you well. I am writing to formally request your consideration for forgiving my debt account number [insert account number]. Due to [brief explanation of financial hardship or circumstances], I am currently unable to meet my repayment obligations. I understand the commitment I made when I took on this debt, and I sincerely appreciate your understanding and support during this challenging time.

I kindly ask you to consider forgiving this debt, which would greatly alleviate my financial burden and allow me to move forward.

Thank you for your time and consideration. I look forward to your favorable response.

Sincerely,
[Your Name]