

[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 a consideration for debt forgiveness regarding my account [Account Number] due to [brief explanation of circumstances, e.g., financial hardship, medical issues, etc.].

Over the past [duration], my situation has changed, and I am currently facing [describe challenges]. This has made it difficult for me to meet my financial obligations, including the payments associated with the aforementioned account.

I understand the importance of fulfilling my debts; however, given my current circumstances, I am unable to continue making payments. I am kindly requesting your assistance in reviewing my case for potential debt forgiveness or a reduction of the outstanding balance.

I appreciate any consideration you can provide and would be grateful for your understanding during this difficult time.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]