

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]  
[Loan Servicer's Name]  
[Loan Servicer's Address]  
[City, State, Zip Code]

Subject: Request for Loan Forgiveness Due to Adverse Circumstances

Dear [Loan Servicer's Name],

I hope this letter finds you well. I am writing to formally request loan forgiveness for my account, [Your Account Number], due to adverse circumstances that have significantly impacted my ability to repay the loan.

[Briefly explain your situation, including any relevant details about job loss, medical issues, natural disasters, or other challenges affecting your finances.]

Due to these circumstances, I have taken steps to manage my finances responsibly; however, I find myself unable to meet my loan obligations. I am committed to resolving this situation and sincerely hope for your understanding and assistance during this difficult time.

I would be grateful if you could consider my request for loan forgiveness based on the challenges I have outlined. I am willing to provide any additional documentation you may require to support my case.

Thank you for your understanding and support. I look forward to your prompt response.

Sincerely,  
[Your Name]