

Debt Repayment Hardship Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to request a hardship-based repayment solution regarding my account, [Account Number]. Due to [briefly describe the hardship, e.g. unexpected medical expenses, job loss], I am currently unable to meet my original payment obligations.

To demonstrate my commitment to resolving this situation, I propose a modified payment plan of [suggested payment amount] per month for [duration] until my financial situation improves. I believe this adjustment will allow me to consistently meet my obligations while I work to improve my financial standing.

I appreciate your understanding and assistance during this difficult time. I am hopeful that we can work together to find a solution that benefits both parties. Please feel free to contact me at [Your Phone Number] or [Your Email Address] to discuss this matter further.

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

Sincerely,

[Your Name]