

Request for Credit Card Debt Forgiveness

[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],

I am writing to formally request the forgiveness of my credit card debt under account number [Account Number]. Due to [brief explanation of circumstances, e.g., financial hardship, unexpected medical expenses], I am currently unable to make the necessary payments.

I have been a loyal customer since [Year] and have always tried to manage my payments responsibly. However, my current situation has made it exceedingly difficult to keep up with my obligations.

I kindly request your understanding and consideration to forgive a portion or all of my outstanding debt. I believe this adjustment would greatly assist me in regaining my financial stability.

Thank you for your attention to this matter. I hope to hear from you soon regarding my request.

Sincerely,

[Your Name]