

Request for Hardship Consideration

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name or Appropriate Title],

I am writing to formally request your consideration for a hardship status regarding my debt payments. Due to [briefly explain your situation, e.g., loss of job, medical issues, etc.], I am currently facing financial difficulties that make it challenging for me to meet my existing payment obligations.

As of [insert the date], I have fallen behind on my payments, specifically on account number [insert account number]. I value my relationship with your organization and have always made timely payments in the past. However, my current circumstances have forced me to request your understanding and assistance during this tough time.

I kindly ask if you could consider [specific request, e.g., reduced payment plan, temporary forbearance, etc.], allowing me the opportunity to improve my financial situation while still fulfilling my obligations to your organization.

Thank you for considering my request. I look forward to your positive response and am hoping to discuss this matter further. Please feel free to contact me at your earliest convenience.

Sincerely,

[Your Name]