

Request for Debt Adjustment Due to Financial Hardship

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name or Customer Service],

I hope this letter finds you well. I am writing to formally request a review of my current financial situation and to discuss the possibility of adjusting my debt obligations due to significant financial hardship.

Due to [provide a brief explanation of your circumstances, e.g., job loss, medical issues], I am unable to meet my current financial obligations. My monthly income has been significantly reduced, and I am struggling to make ends meet.

In light of my situation, I would greatly appreciate your consideration of a debt adjustment, which may include a temporary reduction in my monthly payments or a settlement of the remaining balance. I am committed to fulfilling my obligations to the best of my ability and would like to find a mutually beneficial solution.

Attached are copies of documents that provide evidence of my financial situation, including [list documents such as income statements, bank statements, etc.]. I hope they assist you in understanding my current predicament.

Thank you for your attention to this matter. I look forward to your prompt response and hope we can reach an agreement that alleviates my current financial burden.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]