

# Letter for Debt Forgiveness Negotiation

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 regarding my current debt with your institution, account number [insert account number]. Due to [brief explanation of circumstances, e.g., financial hardship, loss of income], I am unable to continue making payments as originally agreed.

After careful consideration of my financial situation, I am reaching out to request a potential negotiation for debt forgiveness. I am committed to resolving this matter and believe that a mutual agreement can be reached that is beneficial for both parties.

I appreciate your understanding and assistance in this matter. I would be grateful if we could discuss this situation further. Please let me know a convenient time for us to connect. Thank you for your time and consideration.

Sincerely,

[Your Name]