## **Petition to Waive Debt**

[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 petition for a waiver of the debt I owe, which totals [amount owed]. Due to [brief explanation of your financial situation, e.g., job loss, medical expenses], I am currently unable to fulfill this obligation.

My circumstances have changed significantly, and paying this debt would cause undue financial hardship. I kindly ask that you consider my situation and grant me a waiver of this debt. Attached are documents that provide additional context regarding my financial status.

Thank you for considering my request. I hope to hear from you soon regarding a favorable resolution.

Sincerely,

[Your Name]