

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 hope this message finds you well. I am writing to formally request the cancellation of the debt I currently owe, account number [Account Number]. Due to [explain your situation briefly, e.g., financial hardship, medical issues, etc.], I am unable to continue making payments and am seeking assistance in resolving this matter.

Given my circumstances, I kindly ask you to consider canceling this debt. I believe that this would be a mutually beneficial resolution and would allow me to move forward positively.

I appreciate your understanding and consideration regarding this request. Please feel free to reach out to me at your earliest convenience to discuss this matter further.

Thank you for your time and assistance.

Sincerely,
[Your Name]