

Debt Acknowledgment Letter

Date: [Insert Date]

To,

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Subject: Acknowledgment of Debt Due to Financial Hardship

Dear [Creditor's Name],

I am writing to formally acknowledge the outstanding debt I currently owe to you. Due to unforeseen financial hardship, I find myself unable to meet the agreed-upon payment terms.

The details of the debt are as follows:

- Account Number: [Insert Account Number]
- Total Amount Due: [Insert Amount]
- Original Due Date: [Insert Due Date]

I fully recognize my obligation to repay this debt and assure you that I am committed to resolving this matter. I would appreciate your understanding in this difficult time as I explore options to improve my financial situation.

Thank you for your attention to this matter. I look forward to your response and to collaboratively finding a feasible way forward regarding this debt.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]