

# Debt Acknowledgment and Request for Extension

Date: [Insert Date]

To: [Creditor's Name]  
[Creditor's Address]  
[City, State, Zip Code]

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to formally acknowledge the debt I owe to you in the amount of [Insert Amount]. I take full responsibility for this obligation and am committed to settling it.

However, due to [briefly explain the reason, e.g., financial hardship, unexpected expenses], I am currently unable to meet the payment deadline originally agreed upon. Therefore, I kindly request an extension for [specify duration, e.g., 30 days] to fulfill this obligation.

I appreciate your understanding and consideration of my request. I assure you that I am making every effort to resolve this matter as soon as possible. Please let me know if you require any further information or documentation to support my request.

Thank you for your attention to this matter. I look forward to your positive response.

Sincerely,  
[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Your Phone Number]  
[Your Email Address]