Debt Relief Request

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Date]

[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 request a reconsideration of my current debt obligations with your company, account number [Account Number]. Due to [briefly explain your situation, e.g., unexpected medical expenses, job loss], I am facing significant financial difficulties.

In light of these circumstances, I kindly request your consideration for a debt relief plan that may include [mention specific requests, e.g., reduced payment terms, temporary forbearance]. I am committed to resolving this matter and believe that a reasonable adjustment can enable me to meet my obligations without further jeopardizing my financial stability.

Please let me know what documentation you require to process this request. I am hopeful for a positive response and am willing to discuss this matter at your earliest convenience.

Thank you for your attention to my situation.

Sincerely,

[Your Name]