

# Debt Relief Application

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I am writing to formally request debt relief based on my current financial hardship. Due to [briefly explain the reason for your hardship, e.g., job loss, medical expenses, etc.], I am unable to meet my debt obligations.

As of [insert date], my financial situation has significantly changed. I have attached documentation to support my claim, including [list any attached documents, e.g., pay stubs, medical bills, etc.].

I respectfully ask for [specific relief requested, e.g., reduced payments, a payment plan, etc.]. I believe this will allow me to manage my finances more effectively while still addressing my debt obligations.

Thank you for considering my application. I hope to find a solution that works for both of us. Please feel free to contact me at [your phone number] or [your email] if you require any additional information.

Sincerely,

[Your Name]