

Debt Forgiveness Request Letter

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 letter finds you well. I am writing to formally request consideration for debt forgiveness regarding my account [Account Number]. Due to [briefly explain your circumstances, e.g., financial hardship, unforeseen medical expenses], I have found it exceedingly difficult to meet my financial obligations.

In light of these challenges, I would appreciate your understanding and kindness in considering my request for debt forgiveness. This would significantly relieve my financial burden and help me stabilize my situation.

I am hopeful that we can work together on this matter and I am willing to discuss alternative options that may be available. Thank you for your time and consideration.

Sincerely,
[Your Name]