

Debt Forgiveness Request Letter

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

[Credit Card Company Name]

[Company Address]

[City, State, Zip Code]

Dear [Credit Card Company Contact/Customer Service],

I am writing to formally request forgiveness on my outstanding credit card debt with account number [Your Account Number]. Due to [briefly explain your circumstances, e.g., job loss, medical issues], I have been experiencing significant financial hardship and have struggled to keep up with my payments.

Despite my efforts to manage my debt responsibly, I find myself unable to continue making payments. I am therefore reaching out to explore options for debt forgiveness or a reduced settlement amount that may alleviate my burden.

I sincerely hope that you will consider my request favorably. I have been a loyal customer, and it is in my greatest interest to resolve this matter amicably.

Thank you for taking the time to review my situation. I look forward to your prompt response.

Sincerely,

[Your Name]