

# Debt Forgiveness Application

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Subject: Request for Hardship Debt Forgiveness

Dear [Creditor's Name or Department],

I am writing to formally request consideration for debt forgiveness due to financial hardship. My current circumstances have made it increasingly difficult to meet my financial obligations.

Due to [briefly explain your hardship, e.g., job loss, medical expenses, etc.], my financial situation has drastically changed. Despite my best efforts to manage my debt, I find myself unable to make the required payments on my account.

Attached, you will find documentation supporting my claim, including [list any attached documents, e.g., income statements, medical bills, termination letter, etc.]. I kindly ask for your understanding during this challenging time and hope for a favorable response to my request.

Thank you for considering my application for debt forgiveness. I appreciate your time and assistance in this matter.

Sincerely,

[Your Name]