

Request for Holiday Debt Leniency

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 hope this message finds you well. As the holiday season approaches, I find myself facing unexpected financial challenges that have made it difficult for me to meet my current debt obligations.

Due to [briefly explain reason, e.g., job loss, medical expenses], I am requesting leniency regarding my debt repayment plan for this holiday season. I am committed to fulfilling my obligations and would greatly appreciate any assistance you can offer during this time.

I kindly ask for a temporary reduction in payment amounts or an extended due date. This would significantly ease my financial burden and allow me to continue making payments in the future.

Thank you for considering my request. I look forward to your understanding and support.

Sincerely,

[Your Name]