

# Request for Debt Forgiveness

**[Your Name]**  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]

**[Creditor's Name]**  
[Creditor's Company Name]  
[Company Address]  
[City, State, Zip Code]

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to formally request a reconsideration of the outstanding balance on my account, [Account Number]. Due to unforeseen circumstances, including [briefly explain your situation, e.g., job loss, medical emergencies], I am facing significant financial challenges.

In light of my current situation, I am seeking your assistance with the possibility of debt forgiveness. I understand that this is not a common practice, but I believe that a forgiving approach could benefit both parties by allowing me to move forward without the burden of this debt, ultimately enhancing the likelihood of future compliance with any financial obligations I may incur.

I have always valued my relationship with your company and hope to resolve this matter in a manner that is mutually beneficial. I have attached supporting documents to verify my circumstances and provide a clearer picture of my financial standing.

Thank you for considering my request. I am hopeful that we can work together to find a solution. Please feel free to contact me at your convenience.

Sincerely,  
[Your Name]