## **Debt Hardship Request**

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally request assistance regarding my current debt situation. Due to [briefly explain your circumstances - e.g., job loss, medical issues, etc.], I am experiencing financial hardship that is impacting my ability to make timely payments on my account.

My account number is [insert account number], and I have made every effort to meet my financial obligations. However, my current situation has made it increasingly difficult to do so.

I kindly ask you to consider my request for hardship assistance, which may include a temporary reduction in payments, an extended repayment plan, or any other options available under your hardship policy.

Thank you for your attention to this matter. I hope to work out a solution that will benefit both parties, and I am looking forward to your prompt response.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]