

Hardship Debt Settlement Request

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Subject: Request for Hardship Debt Settlement

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to discuss my current financial situation and to propose a debt settlement based on my hardship. Due to unforeseen circumstances, including [mention reasons such as loss of job, medical emergencies, etc.], I am facing significant challenges in meeting my financial obligations.

As of today, my outstanding balance with your company is [amount]. I am committed to resolving this debt, but due to my financial constraints, I kindly request your consideration for a debt settlement. I propose to settle this account for [offer amount] in a lump sum payment.

I believe this proposal is in our mutual interest as it would allow me to fulfill my obligation while also enabling you to recover a portion of the owed amount. I am hopeful for your understanding and compassion regarding my situation.

Please let me know if you require any documentation to support my hardship claim. I am eager to resolve this matter amicably and look forward to your prompt response.

Thank you for your time and consideration.

Sincerely,

[Your Name]