

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Recipient's Name]

[Company's Name]

[Company's Address]

[City, State, Zip Code]

Dear [Recipient's Name],

I hope this message finds you well. I am writing to request your understanding and consideration regarding my account, [Account Number], which has been impacted by some challenging life events.

Over the past [duration], I have faced a series of unexpected difficulties including [briefly explain challenges, e.g., medical issues, job loss, family crises]. These events have significantly affected my financial situation and my ability to meet my obligations.

Given these circumstances, I kindly request that you consider forgiving the remaining balance on my account. I genuinely want to rectify my financial standing and ensure that I can manage my obligations moving forward.

Thank you for taking the time to read my plea. I would greatly appreciate any assistance you can provide and am hopeful for a positive response.

Sincerely,

[Your Name]