

Request for Leniency on Outstanding Debts

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I hope this message finds you well. I am writing to discuss my outstanding debts with your organization, specifically the small amount of [Specify Amount] that remains unpaid. I genuinely value my relationship with [Creditor's Name] and wish to resolve this matter amicably.

Due to [briefly explain the reason, e.g., financial hardship, unexpected expenses, etc.], I am currently facing challenges in settling this amount. I kindly request your understanding and leniency regarding this matter, as I am committed to repaying the debt as soon as my situation improves.

Would it be possible to negotiate terms for leniency or partial forgiveness of the remaining amount? Any assistance you could provide would be greatly appreciated, and I am more than willing to discuss this over the phone or in person at your convenience.

Thank you for considering my request. I look forward to your positive response.

Sincerely,

[Your Name]