Payment Forgiveness Request

Date: [Insert Date]

[Your Name] [Your Address] [City, State, ZIP Code] [Email Address] [Phone Number]

[Recipient Name] [Recipient Title] [Company/Organization Name] [Company Address] [City, State, ZIP Code]

Dear [Recipient Name],

I am writing to formally request forgiveness for my outstanding payments due to my current underemployment situation. Despite my efforts to secure stable employment, I have encountered difficulties that have hindered my financial stability and ability to meet my payment obligations.

As of [insert date], my monthly income has decreased significantly due to [briefly mention reasons for underemployment, e.g., reduced work hours, job loss, etc.]. I have taken proactive steps to improve my situation, such as [mention any actions taken, e.g., seeking new employment, attending training programs, etc.]. However, these efforts have not yet yielded the desired results.

Given these circumstances, I kindly request your understanding and consideration in forgiving my pending payments or providing an alternate payment arrangement. I am hopeful to improve my financial situation and resume my obligations as soon as possible.

Thank you for considering my request. I am looking forward to your positive response. Please feel free to contact me at your earliest convenience should you require any further information.

Sincerely,

[Your Name]