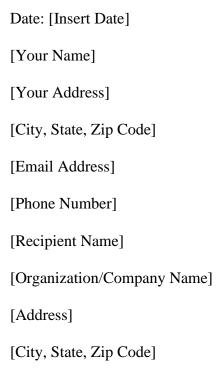
Financial Hardship Explanation



Subject: Explanation of Financial Hardship

Dear [Recipient Name],

I hope this message finds you well. I am writing to formally explain my current financial hardship, which has significantly impacted my ability to meet my financial obligations.

Due to [briefly explain your situation, e.g., loss of income, medical expenses, unexpected expenses], I find myself in a challenging financial position. Specifically, [provide details about your situation and how it has affected your finances].

I have made every effort to manage my expenses and fulfill my financial commitments, but despite my best efforts, I am struggling to maintain my obligations. [Consider mentioning any steps you have taken to mitigate your situation].

I kindly request your understanding and support during this difficult time. I am hopeful that we can reach a mutually agreeable resolution, which may include [suggest any potential solutions, such as a payment plan, deferment, etc.].

Thank you for considering my request. I appreciate your understanding and look forward to your response.

Sincerely,

[Your Name]