

Formal Appeal to Halt Debt Recovery Efforts

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Debt Collection Agency Name]

[Agency Address]

[City, State, Zip Code]

Dear [Debt Collection Agency Contact Name],

I am writing to formally appeal for a halt to the debt recovery efforts currently being pursued against me under account number [Account Number]. Due to [brief explanation of circumstances, e.g., financial hardship, recent job loss, etc.], I am unable to meet my debt obligations at this time.

I respectfully request that you cease all collection activities for the time being, and I would appreciate your understanding and consideration as I work to resolve my financial situation. I am committed to finding a suitable solution and am open to discussing potential payment arrangements or alternatives that may be available.

Please let me know the next steps to formally process this appeal. Thank you for your attention to this matter, and I look forward to your prompt response.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]