

Credit Card Debt Relief Appeal Letter

Date: [Insert Date]

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

[Creditor's Name]
[Creditor's Address]
[City, State, Zip Code]

Dear [Creditor's Name],

I am writing to formally appeal for relief from my credit card debt due to [briefly explain your hardship, e.g., job loss, medical issues]. I have been a loyal customer since [insert year] and have always made an effort to meet my financial obligations.

Due to my current financial situation, I am unable to make the minimum monthly payments. I am requesting your assistance in renegotiating my debt, whether through a lower interest rate, a reduced balance, or a payment plan that aligns with my financial capabilities.

I have attached documents that illustrate my situation, including [list any supporting documentation, e.g., income statements, medical bills].

Thank you for considering my appeal. I hope we can work together to find a solution that is mutually beneficial. I look forward to your prompt response.

Sincerely,

[Your Signature (if sending a hard copy)]
[Your Printed Name]