

# Debt Adjustment Appeal Letter

Date: [Insert Date]

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

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

Dear [Recipient Name],

I am writing to formally appeal for an adjustment regarding my long-standing debt listings associated with my account, [Your Account Number]. These listings have become a significant burden, affecting my credit score and financial stability.

I understand that these debts have been reported accurately; however, due to [briefly explain any circumstances, e.g., financial hardship, medical issues], I have been unable to rectify this situation in a timely manner. I am committed to resolving this debt and have been taking steps towards repayment.

Given my efforts to address my financial obligations and my intention to settle these debts, I kindly request that you reconsider the listings and allow for an adjustment. I believe this would greatly aid in my recovery and provide me with the opportunity to improve my financial situation.

Thank you for your time and consideration. I look forward to your positive response and am hopeful for a resolution that benefits both parties.

Sincerely,

[Your Name]