

YOUR FULL NAME:

STREET ADDRESS:

CITY, STATE, ZIP CODE:

PHONE NUMBER / EMAIL:

DATE: _____

TO:

(Creditor Name / Department)

(Creditor Street Address)

(City, State, ZIP Code)

SUBJECT: REQUEST FOR DEBT FORGIVENESS FOR ACCOUNT: _____

Dear _____,

I am writing to respectfully request your consideration for debt forgiveness for my credit card account, number _____ . Due to unforeseen and significant financial hardship, I am unable to meet my full payment obligations at this time.

Explain the specific circumstances of your hardship below (e.g., job loss, medical bills):

State your proposed settlement (e.g., "I am able to offer a one-time lump-sum payment of \$XXX"):

Note: Supporting documentation (termination letters, medical bills, etc.) is attached to this request for your review.

I am hopeful that we can reach a mutually agreeable solution. Please review my request and contact me at _____ or via email at _____ at your earliest convenience to discuss this matter.

Sincerely,

(Signature)

PRINTED NAME: _____