**Debt Forgiveness Letter**

[Name of the lender]

[Address of the lender]

[City, State, Zip Code]

[Date]

[Name of the creditor]

[Address of the creditor]

[City, State, Zip Code]

RE: Debt Forgiveness for the credit card account number **\_**

Dear Sir/Madam,

It is with regret that I write this letter to you, notifying you that I am not able to repay your credit as per the original agreement. Due to my physical hardship, I lost my job early this month and have now been surviving on my checks for the past four months.

I was a sales and marketing manager at A & B Local Chains Supermarkets but got a tragic accident on my way back home from the job. Though not my fault, I will be laid up for the next eight months while I undergo treatment. Due to my reduced income and the medical bills that keep pilling as I continue with my treatment, I do not foresee any changes to my financial situations that would put me in a position to make the payments any time in the future.

Due to these reasons, I respectfully request that you forgive my alleged debt as my financial status doesn’t support the debt repayment. I have attached my medical bills and proof of accident as evidence to my claims.

Please respond to my letter through my Address at your earliest convenience. You can also reach me through my email [Wordlayouts.com] or my cell phone +1 818 32222222. Thanks in advance for being considerate and understanding.

Sincerely,

[Lenders name]

[Signature]

[List of enclosures]