

Hardship Letter

From,

Date

To,

Dear [Creditor],

I am writing to request a change to the terms of my debt agreement due to the undue hardship that it would create for me and my family.

The circumstances of my hardship are as follows: [outline the circumstances of the hardship, including any relevant details or information].

I have attached documentation [such as proof of financial hardship or medical bills] to support my request for a change to the terms of my debt agreement.

I understand that I have a responsibility to fulfill the terms of my debt agreement, but my current circumstances make it difficult for me to do so due to the undue hardship it would create. I am hoping that you will be able to make a change to the terms of my debt agreement so that I can better manage my hardship and fulfill my responsibilities.

Thank you for considering my request. I look forward to your response and hope that we can work together to find a solution that meets my needs and your expectations.

Sincerely,

[Your Name]