

Heartfelt Hardship Letter

Subject: Urgent Request for Payment Relief

Dear [Credit Card Company Name],

I hope this message finds you well. I am experiencing financial difficulty due to [personal reason, e.g., unexpected medical expenses or loss of income] and am struggling to make my monthly credit card payments.

I humbly request your assistance in the form of [temporary forbearance, reduced payments, or interest adjustments] to help me navigate this challenging period. I am committed to resolving my obligations and sincerely appreciate your understanding and support.

Thank you for your consideration.

Warm regards,

[Your Name]

[Account Number]

[Contact Information]

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