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# Debt Cancellation Letter

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Your Email Address]  
[Today's Date]

[Recipient's Name]  
[Credit Agency/Debt Collector's Name]  
[Agency Address]  
[City, State, Zip Code]

**Subject:** Request for Debt Cancellation [Debt Reference Number]

**Dear [Recipient's Name],**

I am writing to formally request the cancellation or settlement of my outstanding debt with your agency, referenced as [debt reference number or account number]. Due to [state your reason, such as financial hardship or inability to pay], I am unable to fulfill my repayment obligations.

I kindly ask you to review this request and consider a possible cancellation or settlement agreement. Please contact me to discuss this matter further or provide written confirmation of the cancellation.

Thank you for your time and consideration.

Sincerely,

[Your Name]  
[Your Contact Number]  
[Your Email Address]