
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]