

Daniel D. Debtor
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RE: Request for credit card hardship plan for credit card account #1234-1234-1234-1234

To Whom It May Concern:

I would like to set up a hardship payment plan for my credit card account. While I have maintained a satisfactory payment history up to this point, I can no longer do so at the current payment amount. I am experiencing financial hardship and need relief so I can avoid filing for bankruptcy.

My job was eliminated four months ago, and my unemployment benefit is too low to allow me to continue making payments at the current level. Since I have no immediate prospects for reemployment, I am requesting a reduction in my payment to \$XXX per month. I believe that I can manage that amount, at least until I land a new job at a comparable pay level to my last position.

I'm enclosing a copy of my unemployment insurance claim award for your review.

Please contact me for consideration as I would like to get this plan set up as soon as possible.

Sincerely,

Daniel D. Debtor