

# National Legal Center

The Law Office of Fox, Kohler & Associates

## **Drafting Your Sample Creditor Hardship Letter**

Notifying your creditors in writing that you are facing a financial hardship and that you sincerely intend to eventually resolve the debt is an important part of the debt resolution process.

Once you write your sample creditor hardship letter, please submit to Client Support as soon as possible by faxing, emailing or mailing. Your hardship letter **must** be reviewed by your Attorney before sending to your creditor. During your initial Attorney Consultation, your Attorney will discuss your hardship letter with you and inform you if any changes are needed before mailing to your creditors.

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### **Send your Creditor Hardship Letter to Client Support:**

**Email:** [Support@nationallegal.com](mailto:Support@nationallegal.com)

**Fax:** 1-866.526.1602

**Mail:** National Legal  
PO Box 835  
Candia, NH 03034

# Drafting Your Sample Creditor Hardship Letter

The purpose of this example is to provide you with a general idea of the format and the basics of what to say. **Please use your own style of writing. It is NOT intended to be copied or written word for word. Please change the format and use alternate words when you can.** Your letter should sound polite and appreciative.

*Your Name*  
*Your Mailing Address*  
*City, State, Zip*

*Creditor Name*  
*Address of Creditor*

*Re: Account Number*

*To Whom It May Concern,*

*I am writing this letter to inform you that because of [briefly describe your hardship, - i.e. medical problems, natural disaster, loss of job, divorce, death in family, etc.] I am having severe financial difficulties and I am not able to meet my current minimum payment requirements at this time. It is my intention to resolve this debt as soon as I am financially able to do so.*

**I am asking that you please close my account. I will stay in contact with you periodically and I will let you know when my situation improves. I look forward to resolving this situation as soon as possible.**

**Thank you for your consideration.**

**Sincerely,**  
**Sign your name**

## Optional Call Control Language

**It is best not to have any special requests. If you feel you need to control calls to some degree, below is some language you may consider: (A request not to call your work is okay)**

*You do not need to consider call control options if creditors do not have any current phone numbers for you. DO NOT PROVIDE YOUR PHONE NUMBERS TO YOUR CREDITORS*

- ***“Please do not call my work because my employer does not allow these types of phone calls”***

Include a statement like this if you do not wish to receive collection calls at work.

- ***“Please call me at home. (or other number/location if you choose).”***

This does not mean you need to be available to answer the phone. In fact we advise you neither speak with your creditor nor take their calls. You can choose to let your answering machine or voice mail take the calls. That is your prerogative. If you choose to take the calls, we advise that you use the Scripts in this Welcome Packet. If you do state specified times to call, your calling hours should be as wide a range as possible so your letter does not appear to be a cease communication request.

- ***“Please do not call me between the hours of (state time), this is an inconvenient time”***

You can state the hours you do not want collectors to call. (example: Evening after 5PM or 12noon to 4pm)

**NOTE: Although most creditors will honor special call requests by courtesy, ORIGINAL creditors ARE NOT required to do so.**

**Fax your Hardship Letter draft to:  
1.866.526.1602 or email to [support@nationallegal.com](mailto:support@nationallegal.com)**