**{Your Name}**

**{Your Street Address}**

**{Your Phone Number}**

**Resume Diva Company**

ATTN: **Lucinda Kerrigan**

**Carbondale, IL, 62901 USA**

**Date**

Dear Lucinda:

I am writing to try to **request a hardship forgiveness** for **your resume, cover letter and/or job placement services**.

I fell behind on my payments **{or will fall behind}** on **{date}**, due entirely to my protracted spell of unemployment. I was laid off because of **{reason}** on **{date}** and since that time my unemployment benefits have run out. I am currently without a source of income and my prospects have been grim.

I have spent the last **{amount of time}** searching for a new job, but nothing has worked out because **{my field is in decline, my field is not currently growing, I have a disability, etc.}** I have **{amount of money}** saved up that was supposed to help pay off this **{loan, mortgage, etc.}** However, this has proven to be impossible, because of **{list of the other bills you have to pay, particularly if there is something emotional involved here, like sickness, death.}**

I am hoping that we can work out some sort of solution as quickly as possible. Please contact me immediately so that we can begin this process.

Sincerely,

**Your Name Here**

**Enclosure: Current Resume**