

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Your Phone Number]  
[Your Email Address]

[Date]

[Tax Agency Name]  
[Department Name, if applicable]  
[Agency Address]  
[City, State, Zip Code]

**RE: Letter of Hardship and Tax Delinquency Resolution**  
**Taxpayer Identification Number: [Your SSN or EIN]**  
**Notice Number: [Reference Number from Tax Notice]**  
**Tax Period(s): [List Years/Periods]**

To Whom It May Concern,

I am writing this letter to formally request a resolution regarding my outstanding tax delinquency for the period(s) mentioned above. I am reaching out to express my sincere intention to fulfill my tax obligations while requesting your compassion and assistance due to significant financial hardship.

Over the past [Time Period], I have experienced unforeseen circumstances that have severely impacted my ability to remain current with my payments. Specifically, [Briefly describe the hardship, e.g., medical emergency, job loss, family death, or natural disaster]. As a result of these challenges, I am currently unable to pay the full balance of \$[Total Amount Owed] immediately without jeopardizing my ability to provide for basic necessities.

I am committed to resolving this matter and would like to propose the following resolution for your consideration:

- **Request for Abatement of Penalties:** I respectfully ask for a waiver of late payment and/or late filing penalties based on "reasonable cause" due to the hardships mentioned.
- **Installment Agreement:** I propose a monthly payment plan of \$[Amount] starting on [Date].
- **Offer in Compromise:** Given my current financial state, I would like to request a settlement for a reduced total amount of \$[Proposed Settlement Amount].

I have enclosed documentation supporting my current financial status, including [list documents, e.g., medical bills, bank statements, or income verification].

I value my status as a law-abiding taxpayer and deeply regret this situation. I hope for your understanding and a favorable response to this request so that I can move toward financial stability while meeting my responsibilities.

Thank you for your time and consideration of my circumstances. I look forward to hearing from you soon.

Sincerely,

[Your Signature]

[Your Printed Name]