Your Address  
Your Street  
Your Town  
Postcode

Creditor name  
Creditor Address  
Town  
Postcode

Date

Your reference: XXXXXXXX

Dear Sir/Madam

Account name: XXXXXX  
Account number: XXXXXX

I am sorry that I am unable to keep up my monthly payments to your company. This is because I am sick and unable to work. I have claimed benefits and am waiting to hear the outcome of my claim. My situation is unlikely to improve for at least 3 months.

I enclose a copy of my financial statement. This shows income and expenses for me and the offers I can make to my creditors. The offers have been worked out based on what I owe so that each creditor gets a fair share of the money.

The amount I can pay you is £XX.XX a month. I will be able to make my first payment on 1 June 2010.

Please agree to freeze interest and other charges on my account as long as I keep to the payments. I will let you know about any changes in my circumstances.

If you are unable to accept my offer and freeze interest and charges, please explain why.

Thank you for your help and I look forward to hearing from you.

Yours faithfully  
  
  
  
**YOUR NAME**