[Your Name]

 [Address line 1]

 [Address line 2]

 [Address line 3]

 [Post Code]

[Date]

[Creditor Name]

[Creditor Address line 1]

[Creditor Address line 2]

[Creditor Address line 3]

[Post Code]

Dear Sirs

**[Account Number]**

I refer to my previous letter advising that I was currently experiencing financial difficulties.

I have now had an opportunity to prepare a statement of my income & essential expenditure and enclose a copy of this to provide you with an overview of my current financial position. As you will see from the enclosed, I unfortunately do not currently have any money left over in my budget each month to pay creditors.

To assist me from falling into undue financial hardship, I ask that you temporarily suspend collection of payments on this account until such times as my financial position improves. If you are agreeable to this, it would also greatly assist if you could kindly freeze interest and charges on this account in order that my level of debt does not increase any further. I have asked all of my creditors if they will consider this course of action.

If you are unable to accept no payment, I would propose that I make a token payment towards this account of £1 per month.

I am happy to provide you with an update on my financial position if it improves, to allow repayments to be set at a level that is appropriate for my circumstances.

I look forward to hearing from you.

Yours faithfully

**(Your name)**