[Enter Your Name and Address here]

[Enter your Creditors Name and Address here]

[Enter Date here]

Dear Sir/Madam

Account / Reference Number: [Enter Creditors Account / Reference Number here]

Thank you for your letter of [Enter date on creditors letter you received here] concerning the above account.

I wish to express that I am very disappointed that we seem unable to reach a satisfactory

compromise in this case. As I have already explained, I can only afford £[Enter your monthly offer to this Creditor here] per month at the present time, and feel that it is pointless paying this amount to you only to see the debt increase. I invite you therefore to take court action against me for the debt, when I shall have the opportunity of offering £[Enter your monthly offer to this Creditor here] per month through the NI High Court.

In addition, once judgment is granted I understand that further interest will be suspended.

It seems that we can only achieve a reasonable outcome to this matter by allowing the court to decide, although this will involve the extra expense for yourself and time wasted with court proceedings.

I would therefore be grateful if you would reconsider your decision. The offer of £[Enter your monthly offer to this Creditor here] per month plus suspension of interest is a reasonable request and due to my financial circumstances would prove in both of our interests.

Should my circumstances improve I will contact you immediately.

I look forward to hearing from you as soon as possible.

Yours faithfully

[Enter your Name here]