[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 am sorry that you are unable to write off the outstanding debt. All of my other creditors have agreed to the request that the debt be written off. They have accepted that my circumstances are such that I cannot realistically maintain payments of any kind.

I would therefore be grateful if you would reconsider your decision not to write off this debt.

Please also take the fact that I [Enter any additional information with regard your current financial situation that you wish to stress to this Creditor here – OR If none then delete this paragraph] into account when making your decision.

I would therefore be grateful if you would give careful reconsideration of your decision not to write off this debt. Should you not feel able to agree to this request, please consider accepting token payments on this account of £1 per month until I am in a position to increase these repayments. As you will see from the enclosed personal budget sheet I have no available income and am not in a position to make any greater offer of repayment.

My situation is very unlikely to improve in the future, and my continued high debt level is having a serious detrimental effect on my physical and mental wellbeing.

I would therefore be grateful if you take serious reconsideration to my request for the debt to be written off. I would appreciate any help you can give me.

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

Yours faithfully

[Enter your Name here]