

Creditor not cooperating and you don't mind going to court

Creditor address

Dear Sir/Madam

Acc/Ref No:

Thank you for your letter of . We are very disappointed that we seem unable to reach a satisfactory compromise in this case. As we have already explained, we can only afford £ per month at the present time, and we feel that it is pointless paying this amount to you only to see the debt increase. We invite you therefore to sue us for the debt, when we shall have the opportunity of offering £ per month through the courts.

In addition, once judgment is granted we understand that further interest will be suspended in any event. It seems that we can only achieve a reasonable outcome to this matter by allowing the courts to decide, although this will involve us both in extra expense and time wasted with court proceedings.

The offer of £ per month plus suspension of interest is of course still open to you to accept.

Yours faithfully