

**If creditor refuses offer**

*Creditor address*

Dear Sir/Madam

**Account No:**

Thank you for your letter of                    concerning the above account.

We are sorry that you feel unable to accept the offer which we have made. The majority of our other creditors have accepted the offers made to them and we have commenced payments.

We cannot offer you more because we can only afford £ per month between all our other creditors, and it would be wrong to cease or reduce payments to our other creditors in favour of your company. The offer made to you is on a pro rata basis, as used by the county court.

In the light of the other creditors agreeing to our repayment plan, please would you reconsider our offer? We will be making the payments in line with the offer to your company, on a weekly basis, as a gesture of goodwill.

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

Yours faithfully