

## Reconsider-write off

*Creditor address*

Dear Sir/Madam

**Acc/Ref No:**

Thank you for your letter, concerning the above account. We are sorry that you are unable to write off the outstanding debt.

The majority of our creditors have agreed to the request that the debt be written off. They have accepted that our circumstances are such that we cannot realistically maintain payments of any kind.

We would therefore be grateful if you would reconsider your decision not to write off this debt. Please take the following information into account when making your decision.

**Paragraph outlining the special circumstances you have that you want the creditor to take into account.**

We 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? As you will see from the enclosed personal budget sheet we have no available income and are not in a position to make realistic offers of payment. Additionally we would also ask that any interest and charges on the account be frozen to avoid the situation worsening.

Yours faithfully