

**No money to offer creditors**

Mrs A N Other  
66 Heron Street  
Willowshire  
WL4 8HH

Liabie Loans plc  
123 Green Lane  
Redshire  
RE1 1ER

1 June 2010

Your reference: LL/ANO/Reminder1

Dear Sir/Madam

**Account name: A.N. Other**  
**Account number: 12345678**

I am sorry that I am unable to keep up my monthly payments to your company. This is because I have ***\*been made redundant and I have claimed benefits and am waiting to hear the outcome of my claim.*** My situation is unlikely to improve for at least ***\*\*3*** months.

I enclose a copy of my financial statement. This shows income and expenses for me and my household. You will see from this information that I am unable to make any offer of payment at the moment.

I am making every effort to increase my income and will contact you again as soon as my financial circumstances improve.

In the meantime, it would be helpful if you could hold action on my account and agree to freeze interest and other charges to stop my debt increasing. If you are unable to agree to this, please explain your reasons.

Thank you for your help and I look forward to hearing from you.

Yours faithfully,

Ann Other

**\* Substitute your reason for non payment e.g. sick and unable to work, reduced hours etc. Give as much detail as you can.**

**\*\* Substitute a length of time which is reasonable. Shorter is better. You should still communicate with your lender in the meantime to keep them updated**