

Offer to non-priority 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 ***reduced hours at work as there is no overtime available**. 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 along with the offers I can make to my creditors. The offers have been worked out based on what I owe, so that each creditor gets a fair share of the money.

The amount I can pay you is **£000.00** per month. I will be able to make my first payment on **XX Month Year**. Please send me a **direct debit/standing order** form.

Please agree to freeze interest and other charges on my account as long as I keep to the payments. I will let you know about any changes in my circumstances.

If you are unable to accept my offer and freeze interest and charges, please explain why.

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, made redundant 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**