

Request to write off debt

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 am ****sick and unable to work. 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.

Unfortunately, my circumstances are unlikely to improve in the foreseeable future and I have no assets to sell to help clear my debt. I am therefore asking you to consider writing off my debt as I can see no way of ever repaying it.

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. made redundant, 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**