**YOUR ADDRESS HERE**

**NAME AND ADDRESS**

**OF ORGANISATION**

**GOES HERE!**

10 November 2015

Dear Sir/Madam

**Account No:**   
  
I am writing to tell you that I am trying to resolve my current financial difficulties and I’m now seeking help and advice for this.  
  
I would be grateful if you could withhold action on the above account for a period of at least 30 days to allow me the time I need to assess my income and expenditure and work out the best way to resolve my debts.  
  
Also, to prevent my debt from increasing I would appreciate if you would freeze my account so that no further interest or other charges are added to it.  
  
I will be in touch with you again as soon as possible with further details of my financial circumstances and my proposals for repaying the creditors.  
  
I would appreciate your cooperation in this matter and I look forward to hearing from you as soon as possible.  
  
Yours faithfully