**YOUR ADDRESS HERE**

**NAME AND ADDRESS**

**OF ORGANISATION**

**GOES HERE!**

10 November 2015

Dear Sir/Madam

**Account No:**

Since making the above agreement with you, my circumstances have changed. I am sorry that I am now unable to keep up my monthly payments to your company for the following reasons:

*I am sick and unable to work*

*My hours at work have significantly reduced*

*I have claimed benefits and I am waiting for the outcome*

*I have been sanctioned and have no income coming in*

I enclose a copy of my income and expenditure. As you can see, I have no money left to make offers of payment to my creditors.

I enclose a copy of my income and expenditure. The amount I can pay you is £20.00 a month. I will be able to make my first payment on 1 December 2015.

Because of my circumstances, I would be grateful if you would freeze any interest or other charges so that the debt does not increase. If my circumstances get better, I will contact you again.

Thank you for your help I look forward to hearing from you as soon as possible.

Yours faithfully