Your Address

Your Address

Your Address

Your Address

Creditor Address

Creditor Address

Creditor Address

Creditor Address

**Ref:**

In response to your letter dated \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

I am currently experiencing financial difficulty and can no longer make the minimum payment required. At this moment in time, the most I can afford is to pay towards this debt is \_\_\_ per month until my circumstances improve. I request that you freeze all interest charges and all other charges while I am in this situation.

I look forward to hearing from you.

Yours Sincerely