

## Sample Letter – Second request at asking for the debt to be written off

Enter Date

Dear Sir/Madam

**Account No:**    **Enter Account Number**

Thank you for your concerning the above account. It is disappointing that you feel you are unable to write-off the outstanding debt.

The majority of my creditors have agreed to write-off the debts I owe. They have accepted that my circumstances mean that I cannot realistically maintain payments of any kind.

I would therefore be grateful if you would reconsider your decision to write-off this debt. Please take the following information into account when making your decision:

- **List reasons for your difficulties to repay your debt**
- **Detail any attached documents to prove the reasons listed**
- **Detail any creditors that have agreed to write off the debt (and amounts)**

AAs you can see from the reasons detailed my situation is very unlikely to improve in the future and my continued high debt level will continue to have a serious effect on my physical and mental wellbeing.

As previously stated I would therefore be grateful if you would reconsider writing off this debt. **If you do not agree to this request, please consider as a minimum to accept token payments on this account of £1 per month. (Insert or remove if you so wish to).**

As you will see from the enclosed budget summary, I have no available income and I am not able to make a realistic offer of payment. Also, please freeze any interest and charges on the account to avoid my financial situation getting worse.

I look forward to hearing from you.

Yours faithfully

**Your name**