**TO: (enter your creditor’s name & address below**

**FROM: (enter your name and address below**

Date

Dear Sir or Madam,

Re: Above Creditor Account number -

I am writing to you because I am currently in financial difficulty.

\**Insert short explanation of difficulty reasoning*\*.

As you will see from the attached council tax bill and/or enforcement notice, I am currently in arrears with my priority debts

Taking this into consideration I need to reduce (or defer payments) to this debt under the above reference number to £…. a month. Please freeze any interest or charges that are accruing whilst I begin repayments on my priority debt of Council Tax.

As soon as I have my priority debts under control, I will be able to review the situation and be able to revert back to my original payment plan.

If you need any further information on my finances, please do not hesitate to contact me and I will be happy to provide further evidence and information.

I look forward to receiving confirmation of my proposal as above.

Yours faithfully,

ENTER YOUR NAME and signature above