

Letter 3 – Request the write off of a debt

Dear Sir/Madam

Re: (provide name address and reference number if known)

We are writing regarding some financial difficulties which mean it is difficult for the regular contractual payments to be met on the above debt and to request that in light of the inability to pay this debt, you consider writing off the debt in full.

Enter a paragraph explaining personal circumstances for the financial difficulties. You may also need to give reasons for any high expenditure on the financial statement, especially if this relates to their illness.

We have prepared a financial statement that we have enclosed. In creating this we have used realistic budgeting figures based on circumstances at present including any debts currently outstanding. You can see from this information that we are unable to offer payment at this time and can see no indication of this situation changing in the future.

The circumstances are very unlikely to improve in the foreseeable future. Were any monies available it is also doubtful that we would be able to maintain a regular payment given the nature of the illness, **Give details of nature of ill health and how these debts are impacting on the ill health-enclose medical evidence if available.**

Given these extremely difficult circumstances we would make the exceptional request that you consider writing off the outstanding debt. We feel that this course of action would greatly relieve the anxiety and distress that the debts are causing.

We ask that you give this request your most sympathetic consideration.

We look forward to hearing from you soon.

Yours faithfully

name

Encs:

List any additional documents enclosed
e.g. financial statement, medical certificate etc