[Enter your Name and Address here]

[Enter Creditor Name and Address here]

[Enter Date here]

Dear Sir/Madam

Account / Reference Number: [Enter Creditor Account / Reference Number here]

Thank you for your letter of [Enter date on creditors letter you received here] concerning the above account.

I wish to express that I am very disappointed that we seem unable to reach a satisfactory

compromise in this case. As I have already explained, I can only afford £[Enter your monthly offer to this Creditor here] per month at the present time, This is the only realistic payment proposal bearing in mind the enclosed personal budget sheet.

You have stated in correspondence your intention to commence court proceedings against me. The commencement of legal proceedings under such circumstances could be counter to the 'Overriding

Objectives' of the new Civil Procedure Rules. You will be aware that the Overriding Objectives underpin everything the court does. Moreover, paragraph 4 of the Protocols Practice Direction states that in cases not covered by an approved pre-action protocol, the court will expect the parties "to act reasonably... in trying to avoid the necessity for the start of proceedings".

I would suggest that your refusal to accept my offer could be viewed as unreasonable and I would ask the High Court to consider this matter with reference to the Overriding Objectives.

I would therefore be grateful if you would reconsider your decision to save the extra expense for yourself and time wasted with court proceedings. The offer of £[Enter your monthly offer to this Creditor here] per month plus suspension of interest is a reasonable request and due to my financial circumstances would prove in both of our interests.

Should my circumstances improve I will contact you immediately.

I look forward to hearing from you as soon as possible.

Yours faithfully

[Enter your Name here]