[Enter your Name and Address here]

[Enter creditors name and address here]

[Enter Date here]  
  
  
Dear Sir/Madam  
 WITHOUT PREJUDICE

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

I have recently received a letter dated [enter date of letter from EJO office here] concerning a notice of intention to enforce a money judgement with regard the above account.

I advise I am unable to pay the sum of [enter sum claimed for] immediately and would be grateful if you could consider an arrangement to settle this matter without the need for enforcement action.

As you will see from the Personal Budget which I have enclosed, I am able to make a repayment proposal of £[Enter your monthly offer here]per month. This is based on my income and expenditure, and a pro rata of distribution of available income. I will agree to review these repayments every 6 months, or at a timescale acceptable to you, in order to ensure the repayments maintained are reflective of my financial circumstances.

I believe this sum represents a realistic amount in light of my financial circumstances, and I hope therefore that you will be able to accept the repayment schedule, and subsequently contact the Enforcements of Judgements Office in order to cease the current action.

In light of the impending money judgement I look forward to hearing from you as soon as possible.

Yours faithfully

[Enter your Name here]