

Dear Sir/Madam

**Account Number:**

I refer to my recent letter and your reply regarding the above account.

I am disappointed that you will not accept my offer of payment. I carefully considered my financial situation before I made my offer to you. As I have no available income, I have offered you a token payment as a gesture of goodwill.

If I offered you a higher amount, it would be unfair to my other creditors. Also, I cannot afford to pay any more due to my current circumstances.

I have sent all my creditors a copy of my budget summary and All, most or insert the number who have (required)

My other creditors have so far accepted my offer of payment.

If you sue me in the County Court, I will continue to offer this amount and I am confident it would be accepted by the court.

I would therefore be grateful if you would reconsider your reply to the above offer.

I look forward to hearing from you.

Yours faithfully

**Name:**

**DOB:**

**Address:**

**Sign:**

