

Creditor's name and address

Your address

Date

Dear Sir or Madam,

Account number -

I am writing to you because I am currently in financial difficulty. A copy of my current council tax bill is attached. As you will note, this is in arrears.

**Insert short explanation of difficulty reasoning*.*

As you will see from the attached council tax bill, I have been arrears with my priority debts for (insert time) Months.

Taking this into consideration I need to reduce (or defer payments) to £.... a month, freeze any interest or charges that are accruing whilst I begin repayments on my priority debt - Council Tax

As soon as I have my priority debts under control I will be able to review the situation and be able to refer 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 hearing from you.

Yours faithfully,