**Creditor name and address:**

Account/Agreement No:

**Your name and address:**

Date:

Dear Sir/Madam

I am currently unable to meet my contractual payments but I have managed to raise some money by <insert reason>.

I am offering £ as a full and final settlement to clear my outstanding debt with you.

Please consider my offer and confirm your decision in writing. If you agree, I will make the payment as soon as I receive your letter.

Yours faithfully

(Print name)