**[Creditor name]**

**[Creditor address]**

**[Creditor address]**

**[Creditor address]**

Account number: **[Your account or agreement number with creditor]**

**[Your name]**

**[Your address]**

**[Your address]**

**[Your address]**

**[Date]**

Dear Sirs

**First Right of Appropriation**

On **[date]**, a payment of **£[amount]** will be paid into the above account.

It is imperative that the money deposited is put towards my essential living costs.

This letter acts as notice to use my ‘first right of appropriation’ to ensure the items listed below are paid on **[date]**.

|  |  |
| --- | --- |
| **£ Amount** | **Items/Bills** |
| *Ex: £600* | *Ex: Rent* |
|  |  |
|  |  |
|  |  |

I accept responsibility for other returned payments if remaining funds are insufficient.

I will contact you separately to arrange reducing my overdraft.

Yours faithfully

**[Your name]**