**[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

I am currently unable to meet my contractual payments but I have managed to raise some money by **[add reason here]**.

I am offering **£[amount]** 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

**[Your name]**