

The Manager

Dear Sir/Madam

Account number:

I am writing to confirm that I am suffering serious financial difficulties at present. These difficulties have arisen because

I have visited a debt adviser for assistance in resolving my difficulties and have been advised to request the following information from you:

- The amount of the original advance
- The date of advance
- The arrears outstanding
- The type of mortgage
- Net interest rate
- Normal monthly payment (excluding insurance costs, endowment etc)
- Cost of insurance, endowment etc
- Details of any previous agreement to clear arrears
- Whether or not any legal action has been instigated?

I am very keen to resolve the problems with my account and would like to agree a repayment schedule which I can maintain. I hope to make a repayment offer as soon as I have all the necessary information. In the meantime, I would be grateful if you would suspend any legal action until I am in a position to make a proposal. I will keep you informed of any developments.

I would like to thank you for your co-operation and would appreciate an early reply.

Yours faithfully