

**Pro-rata Offer Letter**

Your name and address

Date .....

Creditor's name and address

Our Ref: NEDCAB/ADM/.....

Account number: .....

Dear Sir or Madam,

With the assistance of North East Derbyshire CAB, I/we now enclose a financial statement for ourselves giving full details of my/our situation.

I/We offer to make payments of £..... each month based on an equitable distribution of available income. Whilst I/we appreciate that this offer is small, I/we feel it is the only realistic one in the circumstances.

I/We would also ask that you agree to suspend interest on this account to enable me/us to make some inroad into the debt.

In order for me/us to make payments, please could you forward me a payment book, giro credit slips, or standing order mandate details if applicable?

I/We will contact you immediately if there is any change in my/our circumstances.

Your patience and co-operation in this matter is greatly appreciated and I/we look forward to your acceptance of this proposal.

Yours faithfully,

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