

**Mortgage / Secured Loan Arrears Letter**

Your name and address

Date .....

Creditor's name and address

Account number: .....

Dear Sir or Madam,

As you are aware, I/we have experienced some problems paying my/our mortgage / secured loan which has led to arrears accruing.

Whilst I/we appreciate that the arrears should be cleared as quickly as possible, I/we would request that you consider and accept my/our offer of £..... per month which would be paid along with my/our normal contractual mortgage / secured loan (please see attached Financial Statement).

I am/We are anxious to stay in my/our home and therefore will commence and maintain the above payments as a gesture of goodwill.

I/we would appreciate that no further action be taken to allow me/us the chance to clear my/our arrears.

Thank you for your patience and I/we look forward to you accepting my/our offer.

Yours faithfully,

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