

Letter asking the creditor to take you to court.

Use this letter when the creditor has refused your offer of payment and interest is still being applied to the account. In this letter you are asking the creditor to take you to court so that a payment arrangement can be made and interest is likely to stop.

Only send this letter if you **want** them to take you to court

Your Name
Address and
Postcode

Date:

Creditors Name
Address and
Postcode

Dear Sir/Madam

Account No:

Thank you for your letter/telephone call of..... I am/we are disappointed that we have been unable to reach an amicable payment arrangement in this case. As I/we have already explained, at the present time I/we can only afford to pay you £..... per month, and I/we feel that it is pointless making this payment only to have the debt increase with applied interest.

I/We invite you therefore to issue a County Court Claim against me/us for the debt, when I/we shall have the opportunity of offering £.....per month through the courts.

In addition, once judgment is granted I/we understand that further interest will be suspended. It appears that we will only be able to achieve an acceptable outcome to this matter by allowing the courts to decide, although this will of course cost us both in extra expense and time spent on court proceedings.

(Optional - add details of your circumstances and financial situation)

The offer of £..... per month still stands providing that you agree to a suspension of the interest.

I/We look forward to hearing from you

Yours faithfully

[Your signature]