

## SAMPLE LETTER TO CREDITORS

Dear \_\_\_\_\_:

I am temporarily out of work because of (layoff, shutdown, strike) and my income has been cut severely. I am asking for your cooperation during this difficult period. Until I return to work, I need to cut back on all my regular payments. I am proposing to pay \$\_\_\_\_\_ to you for a temporary period, instead of the regular payment of \$\_\_\_\_\_. This is the fairest thing I can do under the circumstances. When I return to work, I will work with you on a plan to catch up on my payments.

Thank you for your understanding.

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SIGNATURE

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ACCOUNT NUMBER

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ADDRESS

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PHONE