

## SAMPLE LETTERS

Following are sample letters that you may use as a guide when working with your creditors. Unfortunately, we cannot provide you with personal legal advice. If you need legal advice to assist you in any response to creditors, landlords or the like, consult with your personal attorney or contact your state or county bar association, many of which maintain lawyer referral services.

Things to consider:

- Speak with your landlord, mortgage company, or creditor first before you write a letter. Just sending a letter may not be very effective as it will take a fair amount of time to get to the individual who needs to see it, if at all. Speaking with your creditors will enable you to work out the details of any payment plan that you can later confirm with your letter.
- Be sure to send the letter directly to the person to whom you have spoken to confirm your request for a reduced payment plan.
- Make sure that you have all the necessary information in your letter including account number, address of the property, and a telephone number where you can be reached.
- Be sure to keep a copy of the letter. In some situations, you may want to send the letter by certified mail. You may also want to fax the letter to the company.

Sample Letter to Creditor

Dear (Name of Company or individual with whom you have spoken)

This is to confirm our conversation of (date) in which we discussed a temporary reduction in my monthly payment.

As we discussed, I am a Federal employee who has recently been furloughed due to a lack of funding of my agency. Because of this, my income has been severely cut and I am unable to pay the entire cost of my monthly payments, along with my other expenses.

As we had agreed in our conversation, I will be able to make regular payments in the amount of \$\_\_\_\_\_. I realize that I will be responsible to pay the remainder of the payments and, when I return to work, I will contact you immediately to work out a plan to take care of the reduced payments. I will also keep in touch with you to keep you informed about my income status.

I appreciate your willingness to work with me and your understanding during this difficult time.

Sincerely,

(Name)

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Account Number

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Address

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Telephone Number

## Sample Letter to Mortgage Company

Dear (Name of Company or individual with whom you have spoken)

This is to confirm our conversation of (date) in which we discussed a temporary reduction in my mortgage payment.

As we discussed, I am a Federal employee who has recently been furloughed due to a lack of funding of my agency. Because of this, my income has been severely cut and I am unable to pay the entire cost of my mortgage, along with my other expenses.

As we had agreed in our conversation, I will be able to make regular payments in the amount of \$ \_\_\_\_\_. I realize that I will be responsible to pay the remainder of the payments and, when I return to work, I will contact you immediately to work out a plan to take care of the reduced payments. I will also keep in touch with you to keep you informed about my income status.

I appreciate your willingness to work with me and your understanding during this difficult time.

Sincerely,

(Name)

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Account Number

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Address

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Telephone Number

Sample Letter to Landlord

Dear (Name of Company or individual with whom you have spoken)

This is to confirm our conversation of (date) in which we discussed a temporary reduction in my monthly rent.

As we discussed, I am a Federal employee who has recently been furloughed due to a lack of funding of my agency. Because of this, my income has been severely cut and I am unable to pay the entire cost of my rent, along with my other expenses.

As we had agreed in our conversation, I will be able to make regular payments in the amount of \$\_\_\_\_\_. I realize that I will be responsible to pay the remainder of the payments and, when I return to work, I will contact you immediately to work out a plan to take care of the reduced payments. I will keep in touch with you to keep you informed about my income status and I would like to discuss with you the possibility of trading my services to perform maintenance (e.g. painting, carpentry work) in exchange for partial rent payments.

I appreciate your willingness to work with me and your understanding during this difficult time.

Sincerely,

(Name)

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Address

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Telephone Number