

**Citizen Advice Bureaux &  
Debt Counselling Agencies**

Mr Sample  
Sample CAB/DCA  
Address  
Post Code

Date

Dear Mr Sample,

**Re: A fresh start for people who wish to reschedule their finances  
with an imperfect credit history**

You may already be aware people in the above situation can be treated less than fairly by conventional high street lenders especially when they have an imperfect credit history. I am now able to offer you a much fairer solution which allows your clients to borrow up to 95% with a poor payment history if they are able to prove their income and status in the normal way.

I am sure you will agree that this new, more flexible approach to mortgages is a breath of fresh air for your clients who up until now have found it difficult to obtain new mortgage finance. I will be contacting you shortly to discuss this and any other opportunities that may arise in the future.

Yours sincerely

XY  
XYZ TITLE