	SCHEDULE		Regulation 3(3)
	Amendment to Form 4 (application for variation	of a debt payment program	mme)
h	The debtor, or in the case of a joint DPP the debtors, wishes to defer payment for a period not exceeding 6 months, with the period of the DPP to be extended accordingly, as the debtor's disposable income has reduced by 50% or more and it is envisaged the disposable income will be reduced for the period of deferment.	Yes	No