

**Robert WHITE**  
4650 Golden Gate Vista Point  
SAUSALITO, BC 94965

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December 9<sup>th</sup>, 2014

Matthew JOHNSON  
260 W 44th Street  
NEW YORK CITY, NY 10036

**Subject: Hardship in repaying mortgage loan**

Dear Mr JOHNSON,

You will be aware that I have become delinquent in my mortgage. The purpose of this letter is to request a review of the loan so that I can continue to make payments.

Since quite recently, I have experienced a change of circumstances in that my daughter got sick which incurred unexpected high medical costs. Fortunately, she is getting better every day.

My top priority is to avoid foreclosure and keep my home but it is also my full intention to pay for what I owe.

Given my current financial situation, I believe that repayments of \$950 would allow me to keep current on my mortgage. I am convinced that I will be able to resume my scheduled repayments in the next few months.

I fully regret that those difficulties have arisen and I truly hope you will consider my workout proposal or agree on alternative adjustments you may find appropriate.

Robert WHITE