Jennifer White,

Unesco Services

November 28, 1999

Mr. Joseph Martin,

Reporting Manager,

Unesco Services,

Glasgow, UK

Dear Mr. Martin,

I thank you for choosing me to represent Unesco Services in the board meeting organized by County International for a presentation on our new products and services. I assure you that I will deliver to the best of my ability.

The reason behind writing to you sir, is to request for a favor. I had informed to you that my father’s health is not keeping good. His condition has further deteriorated and we need to admit him to a hospital. I am short of finances and I appeal to you to approve me a personal loan of $4000. I have filled the applicable form and I agree to the condition set.

I will be obliged for your kind gesture.

Regards,

Jennifer White,

Chief Designer