From,

Thomas Elvira,

203, Burlington Boulevard,

North Carolina 50825

To,

Myelin Wart,

Easy Mortgage Co.,

New York 564206

Dear Ms. Myelin,

I am thankful to your company that it provided me the much needed mortgage for my needs.  There is an urgent need for which I have written this letter specifically to you.  I am looking for some immediate modification towards the repayment terms along with interest payment.  At this point of my life, there is no other way that I can really fulfill the repayment clause.  In the beginning itself, I hardly had anything else that will help me out in my financial worries except the mortgage which I took from your company.  Since there is no other way wherein I can handle better to repay your amount, I am totally dependent on my salary now and that too is going to be not enough to sustain my family expenses.

Since there will be increase in my salary and more incentive-based rewards are on the way in coming months, I would like your company do some modifications for my financial difficulties at this point of time.

Yours Sincerely,

Thomas Elvira