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| ***Yellow text on a black background  Description automatically generated with medium confidence*** |  |

*Name: (Full name)*

*Address: (Address)*

*Email Address: (Email Address)*

*Phone Number: (Phone Number)*

*Sir,*

*I hereby write this letter to explain the impending financial situation that is I will face, due to sudden demise of my husband <spouse name> on <date>. My husband had taken a loan from the company <name of the lending firm> with loan number <mention number> taken on <date of loan issuance> for buying home in <complete home address>.*

*When the loan was taken, my husband was healthy and fit as all medical documents were submitted to the company <name of the lending firm>. Unfortunately, his sudden demise due to cardiac arrest has left me wondering about the loan repayments. After this, I <name of person> am the sole responsible person and legal heir of my husband’s assets.*

*I am into a sudden financial situation where all the details are yet not clear to me. Therefore, with the help my financial advisor I would like to request the <name of the lending firm> to consider my affidavit of hardship, owing to demise of my husband. I am attaching the loan documents of the home in question here. And will also make an honest plea before the authority to allow me sometime and avoid foreclosure in this situation.*

*Respectfully,*

*Borrower’s Signature and date*

*Co-Borrower’s Signature and date*