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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,*

*With this letter I would like to present my case and the financial situation that I am in right now. To the firm <name of the lending firm>, I need to make repayment of loan with loan number <mention number> taken on <date of loan issuance.*

*At this point in time, I am going through a personal tragedy. I am parting ways with my partner of 15 years and in sudden wake of incidents, I feel deeply impacted. Due to this scenario, I am required to settle a hefty and unplanned amount to my spouse as divorce settlement. Being a single earning member of my family and having only one source of income, I find myself with sudden burden of financial settlement to be done. As a reason, this affidavit of hardship is presented to you to help me find a practical solution to the impeding financial crisis that I am facing.*

*I am attaching the documents of divorce and settlement sought by my spouse. Also, attaching the loan payment modification proposal along with the loan documents with this letter. I would like you to consider repayment through mutually agreed upon terms and avoid any kind of foreclosure.*

*Respectfully,*

*Borrower’s Signature and date*

*Co-Borrower’s Signature and date*