To Whom It May Concern:
Date, April 5, 2003
Loan #12345

I am writing this letter to share some of the hardships I have endured over the past year. As you know, my property located at 123 Main Street, Tampa, FL 33604 is currently facing foreclosure. I have tried to sell the property for months and have gotten only **one** serious offer because of the poor condition of the property. Based on the offer I have, I urge you to please accept the offer being submitted by James Trow.

Please accept this offer as payment in full. My attorney has advised me to file bankruptcy, but I prefer to avoid further destruction of my credit. I just want to move on and start over.

I am enclosing my bank statements from March, late notices on my car, and anything else I can find that shows the financial trouble I'm facing. I have also enclosed my 2001 & 2002 tax returns.

I am in the clothing industry and things have basically stopped since September, 2002. I am currently looking for another field in which to work. So far, I haven't had much success. I am 2 months behind on my car, electric, and phone, etc.. Attached are copies of my late notices.

If there is any other information you need, please feel free to call me.

Sincerely,
Homeowner