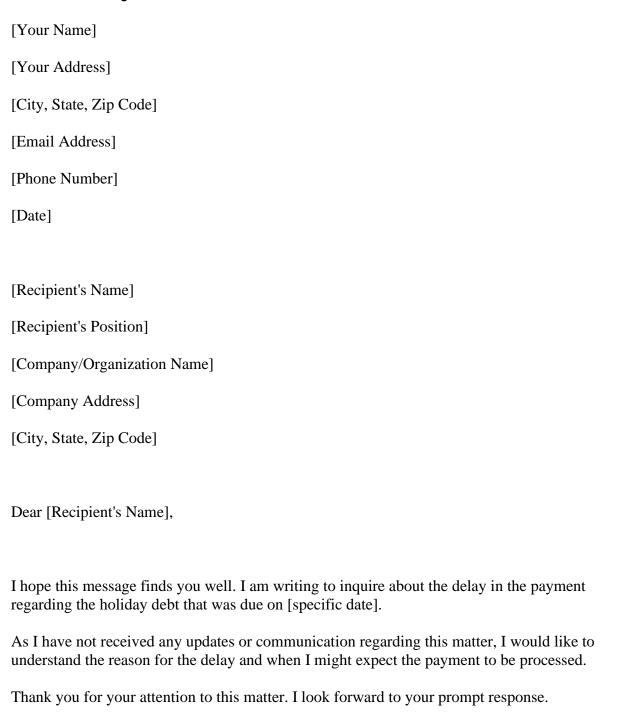
## Subject: Inquiry Regarding Delay in Holiday Debt Payment



Sincerely,

[Your Name]