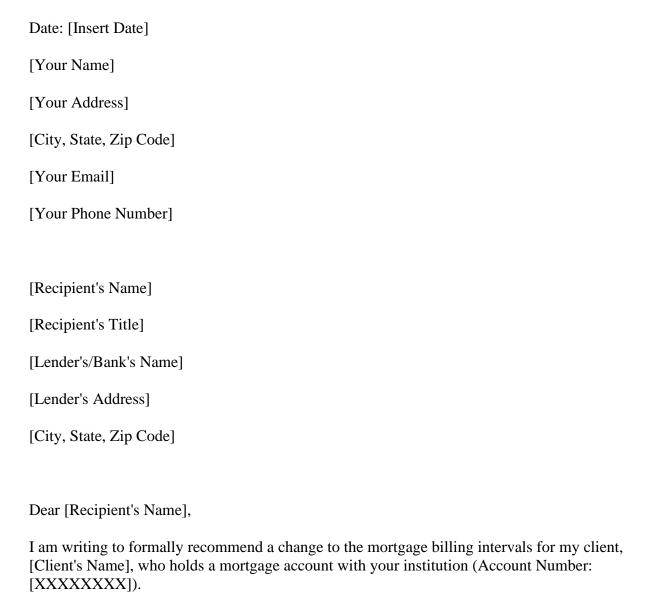
Letter of Recommendation for Changing Mortgage Billing Intervals



After careful consideration of their financial situation and payment history, I believe that transitioning from a monthly billing cycle to a bi-weekly or quarterly billing cycle could be highly beneficial. This change would not only aid in managing their cash flow more effectively but would also allow for more flexibility in their payment options.

[Client's Name] has consistently demonstrated responsible financial behavior, and this adjustment could further alleviate their financial burden while ensuring timely payments are maintained.

Thank you for considering this recommendation. I am confident that this change will serve both [Client's Name] and [Lender's/Bank's Name] positively. Should you require any further information or documentation, please do not hesitate to contact me.

| Sincere | ly. |
|---------|-----|
| Sincere | ъу, |

[Your Name]

[Your Title/Position]