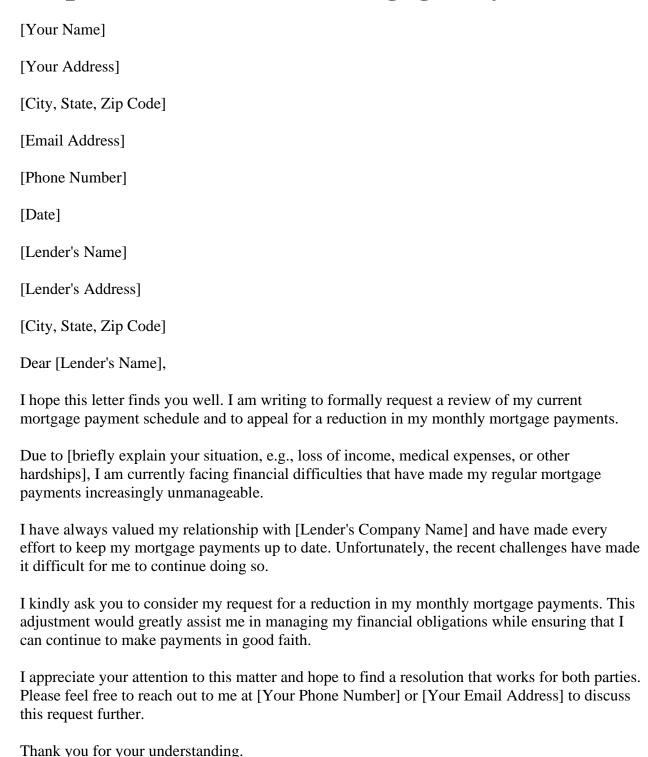
Request for Reduced Mortgage Payments



Sincerely,

[Your Name]