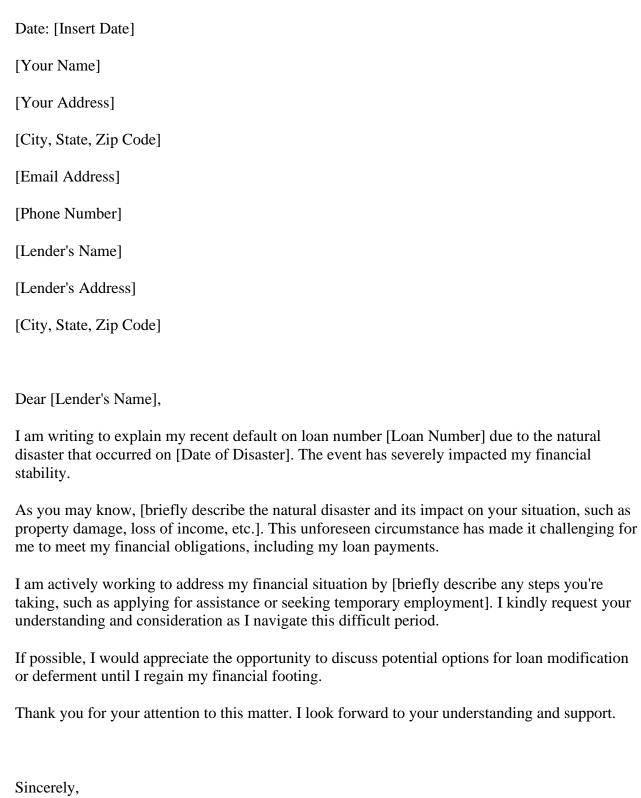
## **Loan Default Explanation Letter**



[Your Name]