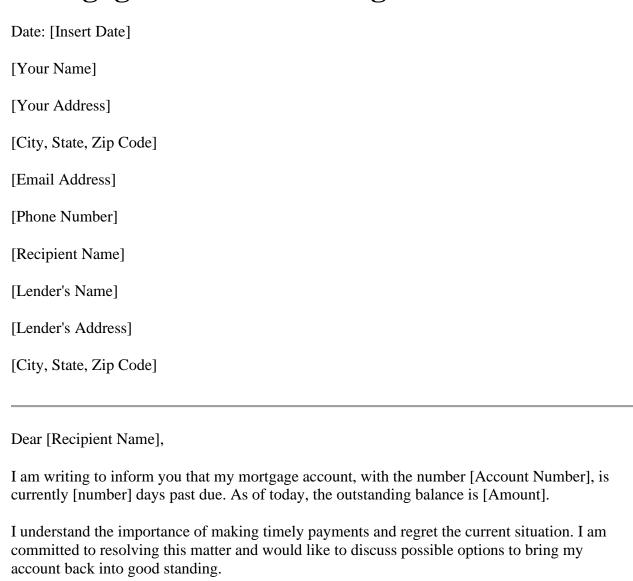
Mortgage Arrears Warning Letter



Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]