

The Manager (Mortgage Accounts)

From: _____

Date: 9th of February 2013

Mortgage Account Number: _____

RE: Written Inquiry regarding Mortgage payment reliefs available in 2013

Dear Manager (Mortgage Accounts),

Due to the financial uncertainty brought about by recent government budgets it has become exceptionally difficult to have full confidence in the continued servicing of outstanding debts at the same rates as in previous years. The above account holder(s) wish to make an inquiry re possible mortgage payment relief options available at this time, without prejudice. This could include any or all of the following:

- Interest only payments for a set period
- Reduced payments for a set period
- A mortgage holiday period

Please could you advise, in writing, within a reasonable timeframe, the options that are available on the above mortgage account so that this information can be used to aid with household financial planning for 2013. In your response could you clearly outline any possible credit rating implications of availing of such reduced payment options.

Regards,

Signed: -----