John Menard

5372 Starboard Street, Apt 302

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Christian Credit Counselors

To whom it may concern:

I am writing to explain the unforeseen circumstances that have caused my family and I to become overwhelmed by our credit card debt. We have found ourselves in this situation due to a family member’s illness that has led to an increased usage of the credit cards, as well as a decrease in our cash flow. Our goal is to consolidate this debt so that we may properly pay it off in an efficient and timely manner.

The main reason for our situation is my wife’s mother being diagnosed with breast cancer. This has not only caused a strain on our finances but on a personal level as well. It is our full intention to pay everything owed, however with the ballooning interest rate it is becoming increasingly harder to keep up with the payments. Thankfully we have stayed current on all of our payments.

Our situation is temporary and I expect it to get better within this next year. We feel that the modification to the debt will be the most beneficial for us. My family and I appreciate any help and assistance that can provided so that we may get from under the circumstances we have found ourselves in.

Please let me know if there if anything else I can provide in order to expedite this process.

Sincerely,

John Menard