**LETTER OF DECLERATION FOR COVID-19 AFFECTED AND REPAYMENT PLAN**

Date: 08-July-2021

To,

Whomsoever it may Concern

I Vallem Manohar Reddy, availed a mortgage loan of Rs 20,00,000 from LICHFL, Himayathnagr on Sep-2019. I have made on time payments for 18 months. Myself and my parents suffered form covid-19 3 months back. My parents were admitted to hospital for Covid treatment, we had a total hospital bill of 6,00,000/-.

Since the effect of covid-19 on my family it has been very hard for me to repay the EMI amount on time. Please grant me moratorium for my loan so that it will be help full for me to repay my hospitalization debt and plan my Loan repayment.

Regards,

Vallem Manohar Reddy

Loan No: 710300009742