

August 30, 2018

Customer Care Department
Freedom Mortgage

Gentlemen: Attention: GILBERTO Teller Number 01157


Attached please find the additional documentation requested relative to our request for Loan Modification.

We did not file any Income Tax Return for 2016 since we lost our Subway business that year and had a big loss. As you can see from our Income Tax return for 2017 - we were without any income for most of the year so that when my wife had to undergo cancer therapy in March of 2018, we were almost out of our savings thus necessitating the need to withhold payments to all of our obligations.

Right now, we are financially healthier and would respectfully request your kindness and understanding in our plight.

Thank you!

Respectfully,


Stephen S Andaya 08/30/2018