

Mercy E Monie  
11517 Chesley Court  
Bowie, MD 20721

September 20, 2018

To Whom It May Concern:

I am writing this letter to explain the late mortgage payments found in my credit report following a background check for the position I applied for.

Though the mortgage is in both my husband's name and my name, it is my husband who was responsible for paying the mortgage and he did so until he recently lost his job.

After he lost his job my salary alone was not sufficient to cover the mortgage and the other family bills, so we contacted our mortgage servicer for assistance that I could cover while waiting for my husband to find another job, but unfortunately for us my contract at NRC also came to an end.

When my contract at NRC ended in April we contacted the mortgage servicer to notify them of the new situation and have been working with them for a better outcome that will allow effortlessly pay for the mortgage and pay it on time, even if just with some savings or part-time assignments my husband does from time to time.

Right now we are just waiting for a final decision from the mortgage servicer on the most recent request we made just a few days ago. See attached letter.

I am confident our request will be granted and will allow us bring our mortgage back to current.

We are working hard to have this matter resolved and I hope it will not affect my chances of being hired for the position I applied for.

Sincerely,

A handwritten signature in blue ink, appearing to read "Mercy E Monie", with a large, stylized flourish at the end.

Mercy E Monie

List of Enclosures: Copy of letter from Lender indicating receipt of request for mortgage assistance.