

Peter Brooks

Loan Analyst

London International Bank,

F-45, Radcliff Street, reading road

London, UK

Date: 29th June 20XX

Dear Mr. Brooks.

I, David Henderson am writing this letter to you to inform you that I authorize my wife-Sarah Henderson to modify my loan by serial number 4/kl78 from now onwards until the date of loan repayment. I give her permission to act on my behalf as far as loan modification is concerned, whenever the need arises.

I had applied for a car loan on 15th June 20XX and was granted the loan amount 5 days later. The car loan is in my name i.e. David Henderson and a total of \$6000 was borrowed by me from your bank. I had agreed to repay the loan amount within 2 years and until this date, I give permission to my wife to change the repayment terms or modify the loan in any other way, if required during this period.

I hope that you will consider this as my formal authorization and would allow my wife to act on my behalf.

Thanking you,

Yours sincerely,

David Henderson