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Dear [name of firm or institution] wants you to have a wonderful holiday season. We know that this is often a difficult period for many of our customers , inasmuch as in addition to their regular obligations there are so many nice things to do for their loved ones. Therefore , we are offering all of our loan customers the opportunity to move their December loan payment to the end of their loan in order to free up those funds for the holidays. If you would like to take advantage of this offer , simply return the bottom portion of this letter with your signature , which informs us that you will not be making your December loan payment. If we do not receive this statement , we will assume that you prefer to make your monthly payment as scheduled. This is the best way we could find for wishing you a happy holiday season and thanking you for being a customer of name of firm or institution]

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