

Dear Olga and Richard,

It has come my attention that I am no longer able to pay you for the loan due to my declining mental health over the past years with multiple psychiatric admissions resulting in the inability to repay the debt owed.

I am writing this letter to advise that during this time I have been receiving welfare payments and need to request a pardon for the outstanding amount.

It is with heartfelt remorse and deepest apologies for needing to do this. I feel completely ashamed of my irresponsibility for not communicating sooner and not being able to rectify the issue as it was surmounting to further consequences I could not foresee.

You have all been like family to me and I cannot express again how grateful I am for all your support over the years despite my poor communication style impacting on those I care about around me.

However, I have been slowly working on taking ownership for myself and will continue to learn to better approach difficult situations so I can reduce the negative consequences on the people that I love and who have cared for me.

I am so sorry again to not have been able to fulfill the agreement but hope you can understand the circumstances and know that I would never intentionally put you in a position of harm. I hope you allow for me to make amends and atone.

If you require any supporting documentation I am happy to provide this at your request.

Kindest Regards,

Kirilee Crew

A handwritten signature in blue ink, appearing to be 'Kirilee Crew', written over the printed name.