Date:

To

[The Recipient Name]  
[Address]

Dear Mr. [name]

**Subject: Mortgage authorization for [X]**

I took out a mortgage from your bank on [date] for starting home construction. As you know from my record that I have been regular in my repayments and have already paid 70% of the due amount but due to a recent development I feel that it is important that I share my mortgage with my son.

Recently I have been diagnosed with [disease name]. Due to the severity of my symptoms, my doctor has advised me to go for [name] surgery. After the surgery, the doctors would decide on a further course of action. I am told that I have a very high chance of making a full recovery, but I do not want to take a chance.

 I do not want my disease to delay the repayment schedule, so I am going to share my mortgage with my son. You are hereby authorized to share all details of my mortgage with him as he will be handling all financial issues from now onwards till, I get better. I am sharing his contact details below.

I want to assure you that you will not face any inconvenience or delay in the repayments as he is a very responsible person, and I am sure that everything will keep running smoothly. If you have any queries,

Yours Sincerely.

Name  
Designation  
Department name