

March 28, 2025

**DR. PROSE IVY G. YEPES**

President  
Visayas State University  
Baybay City, Leyte

Madam President,

Years ago when typhoon Odette devastated Visayas and Mindanao areas, and our house in Molopolo, Liloan, Southern Leyte was one of the houses declared as totally damage in the province.


Being the bread winner of the family, I resort to loans to accumulate an amount to start a new small house. It is not yet complete, but my family are already living there. Their safety is my first concern, especially for my old citizen sister, and the very old sister of my mother who is also living with us. Until now, I still have unpaid loans both in government and private financing loan companies. I need money to gradually complete our shelter. The land owner also is disturbing for a full payment of the lot we used for the housing structure.

Last April 12, 2025, my mother died. Expenses are automatically added up to the previous financial obligations.

With these, I am asking for an assistance and can avail this monetization to lighten my burden in finance aspect.

Hoping for your positive response on this matter.

Very truly yours,

  
JOEL Q. MABALHIN