Good morning, I would like to get an exemption for my vehicle T14ULA to a PHC. The reason for my exemption is that at the moment my circumstances I can't afford to buy a new car just now as I have a family to feed and a house to heat. As u are aware of the rising living cost it's just not bearable to get myself into debt that I may not be able to keep up with unless over the time things change. I hope u understand my situation and appreciate your time and effort thank you kind regards Tula Miah