

SAMPLE MORTGAGE LETTER OF EXPLANATION

[Your Name]

[Current Address]

[City, State, ZIP]

[Date]

RE: Mortgage loan number (or property address)

To Whom It May Concern,

Please find this letter as an explanation for the late payments on my credit report in February and March of this year.

In January, I encountered an unexpected medical diagnosis. I was unable to work for approximately 60 days. During this time, I encountered a number of medical bills. As a result, I was unable to cover all of my monthly obligations, along with the added medical bills, during those two months.

Since then, I have fully recovered and I have been back to work full-time since April. I've also gotten on a payment plan for outstanding medical bills. Now that I am back to work and healthy, I am confident that I can manage all of my monthly obligations without any issues.

I've attached copies of my medical bills, along with verification that they are now in good standing.

Please feel free to contact me with any questions.

Sincerely,

[Name]

[Phone Number]