**Email Template**

**Mortgage Letter of Explanation**

1/1/20XX

To Whom It May Concern:

Re: Default to FDD Telecommunications for $600

I confirm that I had purchased a mobile phone with FDD Telecommunications in March 20XX. After one week, the phone malfunctioned, and I returned the phone to the store and ask that my phone plan be cancelled. The staff at the store did not cancel my plan, and consequently I was sent bills for a phone I never used.

This escalated into a dispute with FDD Telecommunications which resulted in me refusing to pay the bills at which point FDD lodged a default on my credit file. I am currently pursuing this further with the Telecommunications Ombudsman. Evidence of my story such as correspondence with FDD and the Telecommunications Ombudsman has been included for your reference.

I understand the serious nature of a credit agreement and will make every effort to make sure all payments are on time for my home loan.

Should you require any additional information, please do not hesitate to contact us on 02 0000 0000.

Regards,

**(SIGN)**

John Smith