**Mortgage Letter of Explanation**

To Whom It May Concern:

I am sending you this letter and the attached documents to explain my late medical bill payments to XXXXX Hospital. This applies to late payments dated 5/1 to 6/15, 20XX for a balance of $45,971.

When this situation occurred, I found myself with a serious health challenge and inadequate health insurance. At the time, I worked for [company] and suffered a heart attack. Unfortunately, I had a pre-existing heart condition and the health insurer, XYZ Health Insurance, denied my claims for surgery and care related to the heart attack.

The illness drained most of my savings, and I was unable to pay my medical bills on time. The hospital graciously worked out a repayment plan with me, and I have not missed a monthly payment since we reached agreement.

I have taken the following steps to avoid this problem from ever happening again:

I have purchased health insurance policy through an Affordable Care Act marketplace that covers all pre-existing conditions. Please see the attached copy of the policy, which covers 80 percent of all costs.

I have opened and funded a Health Savings Account to help pay for my portion of future medical bills. Attached is a statement showing contributions to the HSA.

I have lost 150 pounds **(please see before and after photographs),** changed my eating habits and work out every day in the gym. My blood pressure is excellent, and I am in the best health of my life.

I have always taken great pride in my financial responsibility and hope you agree that I have executed the steps necessary to avoid a recurrence of this unfortunate incident. I hope you will approve my credit application, and I will be happy to provide any further information.

Sincerely,
**[Your Signature]**