**Mortgage Letter of Explanation**

Medical Collection – ACME Collection Agency 07/05 – $196 paid

This medical bill was the result of a medical emergency in 06/07. We never received a bill for these services and assumed **(incorrectly)** that our medical insurance paid the entire bill. Once we realized, via a phone call from a West Asset Management collection agent, that it had not been paid, we immediately paid this bill.

Cordially,