**Mortgage Letter of Explanation**

Crystal Phillips  
71 Comanche Lane  
Chillicothe, Ohio 45601

DATE  
  
First One Credit Card  
90890 Worthington-Galena Rd.  
Worthington, Ohio 43081

Re: 4456-0987-0934-7687  
  
To Whom It May Concern:  
  
I am writing regarding the above listed credit card. As you can see from reviewing the records, this card is a few months past due. I had a perfect payment history until I lost my job about 4 months ago. While I do receive unemployment, it is not nearly enough to pay the mounting debt I have. However, it is my desire to get this account current and to be in good standing.   
  
My credit card is racking up tons of charges for late payments and interest. I want to close this account out but still make payments on it. Would it be acceptable to pay $50 a month until this bill is paid off? I know that sometimes the credit card company can suspend the past due amounts, make the account current and put it on a payment plan. Is this possible for my account? If not, I would be interested in anything that you could do to help.   
  
Please contact me at your earliest convenience to discuss this account further. I can be reached anytime at 614-895-0345. I appreciate your prompt attention to this matter. 

Sincerely,  
  
Crystal Phillips