

[Your Name]
[Your Address]
[City, State ZIP]
[Phone Number]
[Email Address]

[Date]

To Whom It May Concern:

I am writing to explain the negative items on my credit report related to medical expenses incurred in [month/year].

In [month/year], I experienced [unexpected medical emergency/serious illness/accident] that required [hospitalization/surgery/extended treatment]. Despite having health insurance, I faced significant out-of-pocket costs totaling approximately \$[amount] due to [high deductibles/procedures not fully covered/out-of-network treatment].

During this time, I was [unable to work/on reduced hours/facing mounting medical bills] for approximately [timeframe]. This temporary setback made it difficult to keep up with all financial obligations, resulting in [late payments/accounts going to collections] on my credit report.

Since [date], I have [fully recovered/returned to work/established payment plans]. I have since [paid off the medical debt in full/set up payment arrangements/negotiated settlements] and have maintained consistent, on-time payments on all current obligations for the past [number] months.

I am now employed full-time at [Company Name] earning \$[amount] annually. My current credit reflects my responsible financial management, as evidenced by [recent on-time payments/increased credit score/reduced debt-to-income ratio].

I respectfully request that you consider these extenuating circumstances when reviewing my mortgage application. The medical situation was an isolated incident beyond my control, and I have demonstrated financial responsibility both before and after this temporary hardship.

Thank you for your consideration.

Sincerely,

[Your Signature]

[Your Printed Name]