

Credit Maniac  
1000 Debts Drive  
Somewhere, Texas 75768  
December 12, 2010 Barry Noret

Those Darn Bills Inc.  
PO Box 33333  
Dallas, TX 75777  
(555) 266-4567

Dear Billing Representative

Due to an oversight on our part and recent economic struggles we have not been able to make timely payments on accounts caused by medical conditions in 2010. However enclosed is a payment in the amount of \$50.00 which was mailed just today. My account number is P543211. Please forgive our inattention. I would like to make monthly payments to retire this obligation if possible. If you have any questions, please contact me at 555-222-4567.

Furthermore I know many of my accounts are with collection agencies and causing harm to my personal credit. If it is within your power can you please have collections desist and remove any entries within my credit files?

Sincerely,

Credit Maniac