

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

Hospital Billing Inc.  
PO Box 44444  
Atlanta, GA 89760  
(555) 236-4490

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 \$41.01 was mailed just today. My account number is 55555. Please forgive our inattention. If you have any questions, please contact me at 555-222-4444.

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