

Medical Expenses Loan Explanation

Date: [Insert Date]

To Whom It May Concern,

I am writing to provide an explanation regarding the medical expenses loan taken out by [Your Name] for necessary healthcare services. The loan, amounting to [Insert Amount], was utilized to cover the costs of [Describe Medical Services, e.g., surgery, hospital stay, medications], which were essential for [Briefly Explain Condition/Reason].

The decision to seek a loan was made after careful consideration of the financial burden that these medical expenses presented. Unfortunately, [Briefly Explain Financial Situation, e.g., lack of insurance, high deductible]. This loan has allowed us to access the needed medical care without causing undue stress on our limited budget.

Attached you will find the relevant documentation, including:

- Medical bills from [Healthcare Provider]
- Loan agreement and payment schedule
- Proof of income / financial statements

Please feel free to contact me at [Your Phone Number] or [Your Email Address] should you require further information or clarification regarding this matter.

Thank you for your attention and understanding.

Sincerely,
[Your Name]
[Your Address]
[City, State, ZIP]