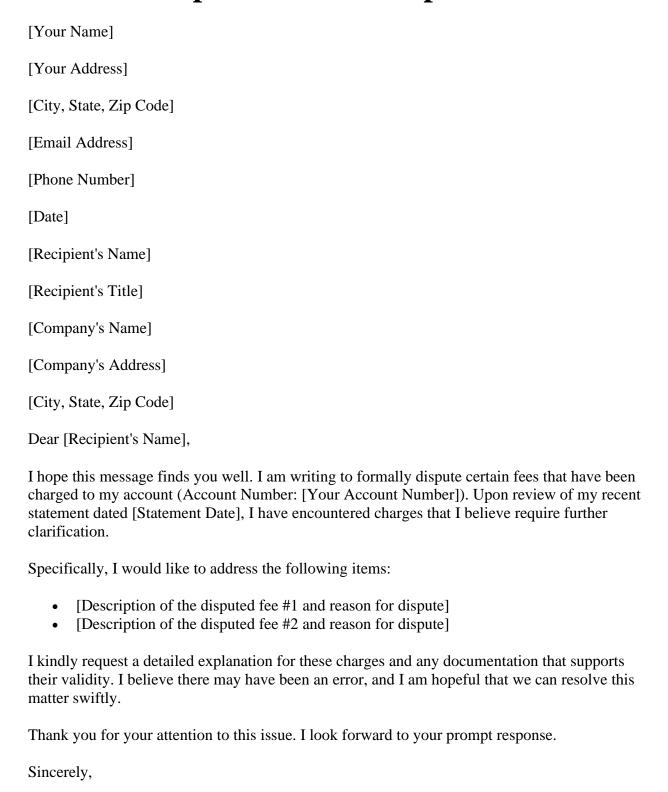
Letter of Explanation for Disputed Fees



[Your Name]