

Instruction: This is a model letter. Adapt to fit your facts and circumstances.

		Return address:
		Name
	Date	Address Line 1
		Address Line 2
		City, State Zip Code
Name		
Company		
Address Line		
City, State Zip Code		

Re: Explanation of Bankruptcy

Dear :

I am writing to explain the bankruptcy that I filed on {date}. I had to file bankruptcy due to a series of unfortunate circumstances to my finances. Please allow me this time to explain.

{Explanation}

Thank you for taking the time to review my explanation. If you have any questions, please do not hesitate to contact me regarding this letter.

Sincerely,

N A M E