**Default explanation letter template**

*1/1/2018*

*To Whom It May Concern:*

*Re: Default to FDD Telecommunications for $600*

*I confirm that I had purchased a mobile phone with FDD Telecommunications in March 2016. After one week, the phone malfunctioned and I returned the phone to the store and ask that my phone plan be cancelled. The staff at the store did not cancel my plan, and consequently I was sent bills for a phone I never used.*

*This escalated into a dispute with FDD Telecommunications which resulted in me refusing to pay the bills at which point FDD lodged a default on my credit file. I am currently pursuing this further with the Telecommunications Ombudsman. Evidence of my story such as correspondence with FDD and the Telecommunications Ombudsman has been included for your reference.*

*I understand the serious nature of a credit agreement and will make every effort to make sure all payments are on time for my home loan.*

*Should you require any additional information, please do not hesitate to contact us on 02 0000 0000.*

*Regards,*

*(SIGN)*

*John Smith*