

December 23, 2004

RE: Credit Explanation

To Whom It May Concern:

Per your request I would like to address the adverse remarks on my credit report. So that it will be easiest to follow, I have addressed each item below in the order that it appears on my credit report.

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Thank you for the opportunity that you have given me to explain these items. I hope that you can tell from my explanations that I do have a high regard for my credit and have made significant efforts to address the circumstances that led to the adverse remarks and prevent this from occurring again in the future.

Thank you for your earnest consideration of our loan request. This is a very important event for my family and we appreciate you doing everything possible to make it a reality for us. If you have any questions or need further clarification I would be happy to help.

Sincerely,

<Salutation> <Last Name> <Salutation 2>