VIA HAND-DELIVERY

\<Name\>
\<address\>
\<address\>
\<address\>
       Re: _____

Dear \<Name\>:

As we discussed on the telephone this morning, I have represented _____for a number of years, and I was very surprised to learn of the derogatory credit information placed on _____ Equifax Credit Report by the SBA in   , 20   . Please be advised that we deem the derogatory credit information to be improper and intend to address the matter with the SBA and Equifax.

Although I have not had an opportunity to verify the basis for the reporting of this information, it is my assumption that the information is in connection with the above referenced loan. As I explained to you this morning, _____ at one time owned stock in a corporation known as _____. This corporation obtained a SBA loan and _____ purportedly gave a personal guaranty. Subsequently, _____ sold his stock in the corporation with the understanding that he was to be released from the purported guaranty. Some time thereafter, _____ filed bankruptcy. When the SBA contacted _____ regarding payment of _____ debt pursuant to his personal guaranty, a dispute arose between _____ and the SBA as to whether he had been released from the guaranty. Ultimately, _____ and the SBA reached a compromise, and _____ was released from any further liability. A copy of the SBA's   , 20   letter confirming this fact is attached as Exhibit "A" for your reference.

To say that _____ is upset regarding this information on his credit report is a significant understatement. _____ did not believe that he was obligated to the SBA on the purported personal guaranty when he settled the matter in 20   , and he does not understand

why his credit report is reflecting a charge off some three years later. It is
_____ position that the derogatory credit information is
incorrect, inappropriate and should be removed.

     Should you have any further questions, please do not hesitate to
contact me.

        Sincerely,

        BY:

   /
Enclosure