

June 3, 2008

Brian Petrone  
P.O. Box 274  
Venice, FL 34284  
VIA FACSIMILE:888-520-7847

Dear Brian,

First I would like to say thank you for taking the time to speak with me yesterday. As per our telephone conversation I have copies my three credit reports for your review. The key items tht I see that I would like dealt with are:

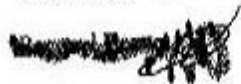
- Bankruptcy on all three reports, however Equifax has two the one from 1998 is past due to be removed.
- ~~2000~~ Capitol One account as stated during this time I was out of work and submitted to have the account protection plan takeover payments. Account is current and has been current for over a year.
- ~~2000~~ Capitol One account same as above. This account I also closed due to problem with delivering of statement.
- Student loans was never late, I am in school and have been in school for a while , have filed deferment as well as when I was out of work filed for hardship deferment which feel into my in school deferment.

Questions

1. How long does a credit inquiry stay on report and can these be removed if I did not request credit from party.

Also from our conversation you stated you would do a free consultation on my file to render if I need profession help or if these concerns can be dealt with on my own. Again I think you for your time, honesty and professional advice.

Very truly yours



Encl:  
3Credit Bureau Reports