To whom it may concern:

You have some question regarding my credit, let me provide you with a brief background to explain why some of this account show as negative:

**AmeriCredit:** My wife lost her job, and with the loss of one income things were hard. We fell behind on the payments, but this account is now paying in full.

**First Data, Fncc ,First Premier, Hsbc, Jegff Cap and Lease Financial**: Show as a negative, because I used to be the owner of a cell phone store. My store got robbed several times as a result of this we ended up with no merchandise, and no income from the business. I had to close unable to continue with the business expenses the accounts fell into default. After getting back on my feet I made payments to all this accounts. They show as under investigation, because once this accounts were paid they were still reporting as charge off after disputing the information status was change to settle account. All accounts were paid in good faith.

I understand that my score is on the low end, but I’m really trying to fix it. There has not being a late payment in over a year several accounts were already paid in full. Credit card balances are not reflected correctly new balances on the credit cards is less than $200. Another factor affecting is many inquiries we had a company that without our permission have been running our credit we are currently disputing this item.

Sincerely;

Henry & Maria Sandoval