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Attention: XXX Financial Services

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Dallas, Texas 75201

*Re: Mr. YYY.*

To Whom It May Concern:

This firm has been retained by Frederick YYY to prosecute legal action against you for damages.

Mr. YYY is a long term customer of XXX Financial Services and until recently has been very pleased with the service he received. Unfortunately, that service has not been up to par recently.

On or about August 4, 2004 Mr. YYY made his monthly payment to XXX Financial Services by mailing check number 30392. This check was not posted to his account until August 26, 2004. On the same day check number 30392 was posted check number 30463, which was mailed to XXX Financial Services on August 17, 200, was posted. Some how two checks mailed 13 days apart were not received by you until August 26, 2004. What is even stranger is that the bank shows that check number 30392 was cashed by XXX Financial Services on August 24, 2004 two days before it was posted to the account!

Obviously there is some type of error. Hopefully it is not XXX Financial Service's standard practice to cash checks and not give their client's credit for days after. This could result in a large number of persons being charged late fees that they did not earn.

Mr. YYY contacted XXX Financial Services when he determined what had happened. He was told that if he made a certain number of payments on time the negative mark on his credit would be removed. Mr. YYY fulfilled his end of the bargain. XXX Financial Services has completely failed to live up to its end of the bargain.

XXX Financial Services' erroneous report of late payments to the credit bureaus has caused significant damage to Mr. YYY. Mr. YYY has been wrongfully denied credit or has been charged rates significantly higher than he would have been but for XXX Financial Services misdeeds. Additionally, Mr. YYY's business is such that he is often asked to use his personal credit to secure contracts and other business operations. Due to XXX Financial Services Mr. YYY is unable to do so and his business is being harmed.

Mr. YYY has made numerous requests that XXX Financial Services do the right thing and correct its mistake. All such requests have been ignored. Therefore the following steps must be taken: XXX Financial Services shall take immediate steps to correct the information sent to all three credit bureaus to reflect no past due or late payments by Mr. YYY within 30 days of receipt of this letter. Failure to do so will result in the filing of a suit against XXX Financial Services alleging violations of Texas Deceptive Trade Practices Act, Federal Fair Debt Collection Act, Texas Debt Collection Practices Act as well as defamation. Your immediate response to this serious matter will be appreciated.

Sincerely,

Chris McHam