

March 13, 2015

Dear Ms. Katie R. Philpott,

As requested, I'm submitting this memo to address issues in my credit report. Although my report reflects unfavorably regarding my personal financial matters, I have never mismanaged funds in the line of duty or in any position I've held in professional organizations.

Recent Issues:

- **Medical (\$29):** Earlier last year, I was hospitalized twice (outside of VA). TRICARE should have handled my expenses. I do not have this bill, but I'm still researching with VA and TRICARE.
- **Dominion Virginia Power (\$182):** I paid (as charged) and closed my utility account in July 2011 as I was moving out of state. Months later I received a bill stating I was overdue which I paid immediately. I subsequently received a refund check for overpayment.
- **AMEX/CITI/SYNCH Credit Cards:** Recent debt incurred during a bad marriage (divorce pending) and 40% decrease in income. I'm applying for a consolidation loan to settle all accounts.

Past Issues:

During this time, I was providing substantial financial support for my mother who was hospitalized (deceased in 2011).

- **Capitol One Credit Card (2007):** Paid account although report shows as charged off/disputed.
- **Verizon Cell Phone Bill (2007):** Another 'Floating Bill'. Once I was aware ... I paid it immediately. I've requested to have entry removed from report several times.
- **Chase Credit Card (2007):** Paid account although report shows as charged off.

By no means, am I making excuses for late payments on my financial obligations, but at times, life circumstances have deemed it necessary. I'm diligently working to resolve my recent credit issues and rebuild my credit rating. Please let me know if you need more information. Thanks for your help!

Respectfully,


Tamara Denise McCutcheon