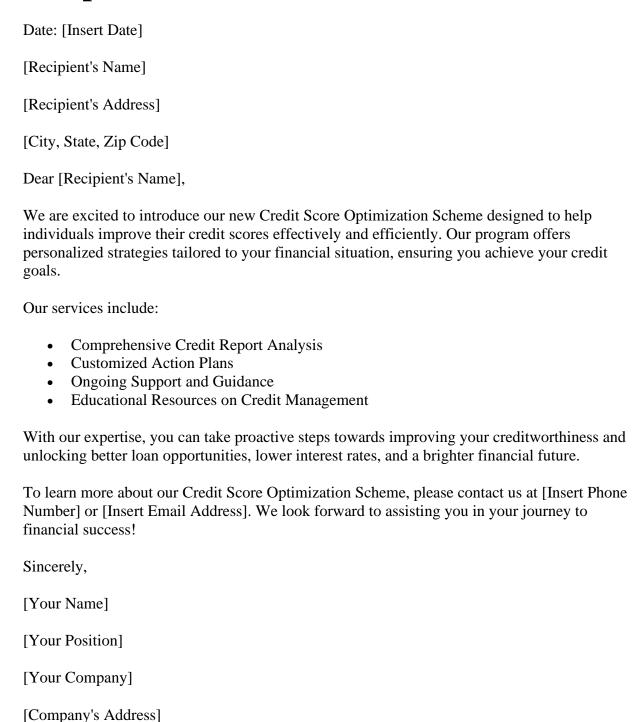
## **Credit Score Optimization Scheme - Letter Template**



[City, State, Zip Code]