To Whom It May Concern,

In regards to my student loan I have never disputed anything regarding the loan or it's terms. As for the Toyota Corolla with past late payments, I have a copy of the divorce decree declaring my ex-wife responsible for the payments. The car is in my ex-wife's name and even though she has made payments late in the past, the account is current. There is less than one year left on the car loan and my ex-wife has assured me that she will not be late again. If you have any other questions or need further clarification please feel free to call me. Thank you.

Daniel Schreiber

209-277-4776