

**Nick C. Thompson**  
**105 Daventry Suite 202**  
**Louisville Kentucky 40223**  
**502-429-0057 Fax 1-502-625-0940**

Dear Panel Trustee

In Re:

Case no.

Client name:

**These documents must be provided to the Trustee weeks prior to the hearing and to the attorney prior to filing.**

SEND COPIES ONLY! DO NOT SEND ORIGINALS! DOCUMENTS WILL NOT BE RETURNED

Please find the enclosed documents which are required by local standing order.

**1. Bank Statements Last Six Months including monthly filing. You will have to send in the Bank Statement for the month you filed a month after you file and before the hearing**

- Please find the documents enclosed filed under Bank Statements.
- These documents are not in the possession of the debtor at the time of filing or at this time. The debtor understands his duty and that the case will be dismissed and has chosen to file anyway due to the immediate need to file. He shall supply these docs asap.
- These documents are not applicable or do not exist (example the debtor does not have a bank account, has no such property or is not required to file tax returns).
- Documentation will be supplemented and is supplied in part.

**2. Tax documents Last 4 Years of tax returns from the IRS are needed. Fill out forms 2848 Power of Attorney and 4506T. To get the IRS transcripts from the IRS fax forms to 1-901-546-4115 and 1-599-456-5098 asking them to fax back to us at our fax 502-625-0940.**

**Call them at 1-800-829-1040 we need a transcript which is free. Forms are in this notebook. Your case will not be filed without this.**

- Please find the documents enclosed filed under Tax Returns.
- These documents are not in the possession of the debtor at the time of filing or at this time. The debtor understands his duty and that the case will be dismissed and has chosen to file anyway due to the immediate need to file. He shall supply these docs asap.
- These documents are not applicable or do not exist (example the debtor does not have a bank account, has no such property or is not required to file tax returns).
- Documentation will be supplemented and is supplied in part.

**3. Deeds, Mortgages and PVA value Deed and Mortgage must be obtained from courthouse showing date filed. DO NOT USE YOUR COPY FROM CLOSING!**

- Please find the documents enclosed filed under Deeds.
- These documents are not in the possession of the debtor at the time of filing or at this time. The debtor understands his duty and that the case will be dismissed and has chosen to file anyway due to the immediate need to file. He shall supply these docs asap.
- These documents are not applicable or do not exist (example the debtor does not have a bank account, has no such property or is not required to file tax returns).
- Documentation will be supplemented and is supplied in part.

**4. Car Boat and Trailer Titles and valuations Showing liens are properly filed We use the trade in kbb Kelly Blue Book Value or tax valuations.**

- Please find the documents enclosed filed under Car Titles. These documents are not in the possession of the debtor at the time of filing or at this time. The debtor understands his duty and that the case will be dismissed and has chosen to file anyway due to the immediate need to file. He shall supply these docs asap.

- These documents are not applicable or do not exist (example the debtor does not have a bank account, has no such property or is not required to file tax returns).
- Documentation will be supplemented and is supplied in part.

5. **Photo ID and Social Security Card** filed under ID attorney includes pacer ck.

6. **Proof of Income. We must have the prior 60 days of pay stubs plus proof of income for the last 180 days, *with any anticipated increases*, this can be a letter from work. If self employed or social security use social security letter or other methods to prove income. Case Auto Dismissed if not filed in 45 days of with petition including statement of anticipated increases. Your case will not be filed without this.**

- Please find the documents enclosed filed under Income Means Domestic.
- These documents are not in the possession of the debtor at the time of filing or at this time. The debtor understands his duty and that the case will be dismissed and has chosen to file anyway due to the immediate need to file. He shall supply these docs asap.
- These documents are not applicable or do not exist (example the debtor does not have a bank account, has no such property or is not required to file tax returns).
- Documentation will be supplemented and is supplied in part.

7. **Domestic Support Obligations. Please provide a copy of any alimony or child support obligation. You must list it in your income and expenses.**

- Please find the documents enclosed filed under Income Means Domestic.
- These documents are not in the possession of the debtor at the time of filing or at this time. The debtor understands his duty and that the case will be dismissed and has chosen to file anyway due to the immediate need to file. He shall supply these docs asap.
- These documents are not applicable or do not exist
- Documentation will be supplemented and is supplied in part.

8. **Credit Counseling Certificate. We use [www.financiallit.org](http://www.financiallit.org) 866-662-4932 Institute for Financial Literacy. PLEASE DO NOT GO TO ANY OTHER SOURCE MANY OF THESE PLACES ARE CREDIT COUNSELING AGENCIES IN DISGUISE THAT WILL MAKE A PROFIT OFF OF TALKING YOU INTO CREDIT COUNSELING AND PAYING BACK YOUR DEBTS AT 50% WHICH NORMALLY IS A WORSE SOLUTION THAN BANKRUPTCY SEE OUR MANUAL ON WHY CREDIT COUNSELING IS A BAD CHOICE. Your case will not be filed without this. You must file your bankruptcy within 6 months *after* your counseling. A second Counseling session *within 45 days after filing* is also required **your case will be dismissed if you fail to take this.** Fax 502-625-0940 or email [Bankruptcy@Bankruptcy-Divorce.com](mailto:Bankruptcy@Bankruptcy-Divorce.com) your Certification.**

- Please find the documents enclosed filed under Credit Counseling Cert.

9. **A complete list of your Debts including Name of the Creditor address amount and account number. You can get a free copy of your credit report by computer at [www.annualcreditreport.com](http://www.annualcreditreport.com) or Call toll free: **1-877-322-8228** to obtain a free copy. If you want to pay a service for this you may want to use [www.BestCreditreports.com](http://www.BestCreditreports.com) [www.CreditExpert.com](http://www.CreditExpert.com) or [www.FreeCreditReport.com](http://www.FreeCreditReport.com)**

10. **Also look at our section on credit repair with Lexington Law to repair your credit. If you don't sign up to have your credit record repaired and the negative items removed you will not be able to buy a home or car after filing bankruptcy at a reasonable interest rate.**

**11. We need the current amounts owed by your home mortgage car note this is your current monthly statement. Any expenses that are unusually high must also be documented. Let us know about car loans that are less than 910 days old.**

**12. Copies of any State Tuition programs or Educational retirement programs.**

Please find the documents enclosed filed under Contract Disclosures if any.

**13. Asset check for transfers and assets from all 50 states**

- Please find the documents enclosed at end under Contract disclosures if any
- These documents are not available at the time of filing or at this time. The debtor understands his duty and that the case will be dismissed and has chosen to file anyway due to the immediate need to file. He shall supply these docs asap.

**Attorney provided docs Pacer check for former bankruptcy filings all 50 states**

**14. Means testing Income calculations and all expenses documented and verified Income Imputed**

- Please find the documents enclosed filed under Income Means Domestic. We have included all of the income for the past 6 months to average this calculation. If the employer-employee does not provide income information completely by paystub showing actual taxes and deducted allowable expenses we will use the employer 3<sup>rd</sup> party statement of income for the past 6 months and the average prorated percentage for taxes and other deductions from the paystubs if the employer does not provide actual.

**15. Independent asset valuations for another property**

- Please find the documents enclosed under appropriate section PVA will be filed with mortgages and deeds, Kelly Blue Book will be filed with auto.
- These documents are not available at the time of filing or at this time. The debtor understands his duty and that the case will be dismissed and has chosen to file anyway due to the immediate need to file. He shall supply these docs asap.
- Documentation will be supplemented and is supplied in part because these documents are not applicable or do not exist

**16. Make sure taxes income and credit counseling are in our possession, prepare binder**

- Please find the documents enclosed filed under Credit Counseling.
- These documents are not available at the time of filing or at this time. The debtor has chosen not to use our credit reports.

**17. Contract with Debtor and Bankruptcy risk disclosure 342 (b) and 527 (b)  
Case Auto Dismissed if 342 (b) not filed in 45 days or with petition.**

- Please find the documents enclosed filed under Contract Disclosures.

Sincerely Yours,



## TABS

Tax Returns  
Bank Statements  
Deed Mortgage PVA  
Car Boat Titles KBB  
ID Pacer

Income Means Domestic  
Credit Counseling Cert due with filing  
Asset Check Value  
Lawsuit Accounts  
Contract Disclosures

### Common Errors

1. The **first payment plan** is due 30 DAYS AFTER THE PETITION is filed, not the plan. If you file a skeleton petition without a plan, the Trustee immediately sends a letter to the debtors telling them the due date of their first payment.
2. There is a **new plan** required for all cases filed in the Eastern District on or after 10/17/05. The Trustee will file motions to dismiss cases filing using the old plan.
3. You must calculate and insert in the plan the **fixed monthly payment that you propose to pay secured creditors** (including arrearage claims).
4. You do not need to pay **pre-confirmation adequate protection payments** on real estate. Section 1326 applies to purchase money security interests in personal property.
5. **Form 23** (the Certification of Completion of Instructional Course in Personal Financial Management) is NOT the form to file with the petition. That form will be required as a condition to getting a discharge.

Social Security Statement and Certification of Counseling must be filed at time of filing.

If a 13 Certification of the Plan must be filed also.

Intent ( reaffirmations and redemptions) must be performed within 45 day for secured debts and Counseling completed.

### Request for Transcript of Tax Return

(Rev. November 2005)

Department of the Treasury  
Internal Revenue Service

- ▶ Do not sign this form unless all applicable lines have been completed.  
Read the instructions on page 2.
- ▶ Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.

OMB No. 1545-1872

**Tip:** Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506**, Request for Copy of Tax Return. There is a fee to get a copy of your return.

<b>1a</b> Name shown on tax return. If a joint return, enter the name shown first.	<b>1b</b> First social security number on tax return or employer identification number (see instructions)
<b>2a</b> If a joint return, enter spouse's name shown on tax return	<b>2b</b> Second social security number if joint tax return
<b>3</b> Current name, address (including apt., room, or suite no.), city, state, and ZIP code	
<b>4</b> Previous address shown on the last return filed if different from line 3	
<b>5</b> If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.	

**Caution:** If a third party requires you to complete Form 4506-T, **do not** sign Form 4506-T if lines 6 and 9 are blank.

**6 Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ \_\_\_\_\_

**a Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . .

**b Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days . . . . .

**c Record of Account**, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days . . . . .

**7 Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Most requests will be processed within 10 business days . . . . .

**8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2003, filed in 2004, will not be available from the IRS until 2005. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . . .

**Caution:** If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

**9 Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

\_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_      \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_      \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_      \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

<b>Sign Here</b>		Date	Telephone number of taxpayer on line 1a or 2a (    )
	Signature (see instructions)		
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	

## General Instructions

**Purpose of form.** Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

**Tip.** Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

**Where to file.** Mail or fax Form 4506-T to the address below for the state you lived in when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

**Note.** If you are requesting more than one transcript or other product and the chart below shows two different service centers, mail your request to the service center based on the address of your most recent return.

### Chart for individual transcripts (Form 1040 series and Form W-2)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Vermont	RAIVS Team 310 Lowell St. Stop 679 Andover, MA 01810  978-247-9255
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	RAIVS Team 4800 Buford Hwy. Stop 91 Chamblee, GA 30341  678-530-5326
Arkansas, Kansas, Kentucky, Louisiana, Mississippi, Oklahoma, Tennessee, Texas, West Virginia	RAIVS Team 3651 South Interregional Hwy. Stop 6716 AUSC Austin, TX 78741  512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nebraska, Nevada, New Mexico, Oregon, South Dakota, Utah, Washington, Wyoming	RAIVS Team 5045 E. Butler Ave. Stop 38101 Fresno, CA 93727  559-253-4990
Connecticut, Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, North Dakota, Ohio, Wisconsin	RAIVS Team 2306 E. Bannister Road Stop 6705-B41 Kansas City, MO 64130  816-823-7667
New Jersey, Pennsylvania, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team DP 135SE Philadelphia, PA 19255-0695  215-516-2931

### Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409  801-620-6922
Connecticut, Delaware, District of Columbia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250  859-669-3592
A foreign country, or A.P.O. or F.P.O. address	RAIVS Team DP 135SE Philadelphia, PA 19255-0695  215-516-2931

**Line 1b.** Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

**Line 6.** Enter only one tax form number per request.

**Signature and date.** Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 60 days of the date signed by the taxpayer or it will be rejected.

**Individuals.** Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

**Corporations.** Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

**Partnerships.** Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

### Privacy Act and Paperwork Reduction Act Notice

We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. Sections 6103 and 6109 require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6406, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.

**Nick C. Thompson**

*Attorney at Law*

105 Daventry Lane Suite 204

Louisville, Kentucky 40223

[www.Bankruptcy-Divorce.com](http://www.Bankruptcy-Divorce.com)

(502) 429-0057

[Bankruptcy@Bankruptcy-Divorce.com](mailto:Bankruptcy@Bankruptcy-Divorce.com)

Employer of \_\_\_\_\_

In Re: Income information

In order to properly advise our client, perform due diligence and do credit consultation we need the following information about his home income for the past 7 months. The employee's signature on this form is his consent for you to turn over this information. The past seven months of pay stubs as pay stubs as proof of income and deductions will also be acceptable as an alternative to filing out the form by the employer. We are required to obtain the last 60 days of pay stubs **and** the previous 6 months of pay information. Example: filing January 29<sup>th</sup> would need pay stubs for Dec and Jan, but the income and expense information from July-December.

**Amounts**

Total income for prior 6 months from date \_\_\_\_\_ to \_\_\_\_\_ \_\_\_\_\_

Amount Deducted during this period for Pension and Retirement..... \_\_\_\_\_

Amount Deducted during this period for Taxes \_\_\_\_\_

Amount Deducted during this period for Mandatory Deductions \_\_\_\_\_

Amount Deducted during this period for Life Insurance \_\_\_\_\_

Amount Deducted during this period for Health Insurance \_\_\_\_\_

Sincerely,

\_\_\_\_\_  
Employee

**Nick C. Thompson**  
105 Daventry Lane Suite 202  
Louisville, Kentucky 40223  
www.Bankruptcy-Divorce.com

(502) 429-0057

Bankruptcy@Bankruptcy-Divorce.com

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Friday, April 21, 2006

**Dear Client:**

I am writing about how to repair your credit after filing bankruptcy. My wife often places many of my bankruptcy clients in homes within 2-3 years after filing bankruptcy with FHA VA and other government loans at normal rates. But the better your credit score, the better your loan rate is. The average person with a 700 FICO score on 3/2006 had an average \$937 payment for a 150,000 dollar home on a 5.85 per cent mortgage. But the average person with a 559 score paid \$1237 per month and 9.29 percent. After filing bankruptcy your credit record will often have inaccurate negative information that may keep you from a car or home. You can either wait 7-10 years for it to be removed and pay high rates until it falls off or you can repair items and live with better rates.

Every year we hear clients complaining about incorrect and negative items being on their credit records. Bankruptcy will get rid of your responsibility to repay but it doesn't correct your credit record or clean it of negative information. To correct that you have to either repair your own credit or, use a credit repair agency. In order to clean your record many people try to use a credit sweeper and some of these places can be very expensive.

Most credit repair places I have known have been scams. The truth is you cannot force a credit agency to remove truthful information from your credit report. However, if you ask the credit agency to verify information and the bank fails to reply, even true information will be removed. Once removed it can't be added later. Paying a collection account does not improve your credit score. Only completely removing a negative item will increase your score. I have even seen bankruptcy and civil judgments records removed from credit files because it was disputed and then could not be verified.

You can get a free copy of your credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com) or 1-877-322-8228. Although most websites charge, AnnualCreditreport.com has been chosen by the 3 agencies to do this. If you want to dispute untrue, incomplete, misleading, unverifiable, or outdated information on your report we have the forms on our website.

But if you want to have someone sweep your credit file and remove negative information, you can now have a law firm do exactly that for you. Lexington Law is a law firm that uses lawyers and paralegals to sweep your file. If the credit reporting agency refuses remove information they have the ability to file a lawsuit. Lawyers doing this work are treated with far more respect than you are if you do this on your own. I use this service personally for my credit repair.

At a cost of 99 dollars to sign up and 39 dollars per month they will sweep your file. You must supply your credit files to them which is why I suggest getting a free copy of your credit report. The average person will have about 9 items removed within the first 90 days. If you want to use this service, go to my website and click on our credit repair page and the Lexington law button at the bottom of that page. Our affiliate number with Lexington Law is 6158. Please use the

link on our website but if you don't please tell them that I am sending you to them as an affiliate. Please use this number if you sign up with them so that we can send them your files and information to help them remove any information. If you don't use this method they cant get our records that they need.

We are paid \$30 dollars for working with them. We don't clean your credit file ourselves. I don't know of any law office that does this for you. But over the years I have heard so many clients complain about this and ask about what to do that I have tried to find a solution and this is the best solution I have been able to find as far as a credit repair solution. Of course if you don't pay your bills after filing bankruptcy you can always destroy your record faster than it can be repaired.

You don't have to do this. But, increasing your FICO score will help you to buy a home or a car at lower rates. Within a year or two the service will have done about all that it can to improve your scores. It will normally more than pay for itself by allowing you to have lower interest rates when you do need to borrow for a car or a home. Erasing the negative items does take time so please at least give it one year to do the work. However if it raises your FICO scores even 150 points from about 550 to 700 it should save you close to 300 per month on a 30 year home mortgage which is far less than what the service costs at 33 per month. You can look at these rates on my website on the home page for what the different rates are for different FICO scores. Car loans and credit cards have similar savings. At the bottom of this page is an example of a 200 point gain for a car loan. Again please click on the Lexington law picture at the credit repair page of my website if you want to use this service.

## Do you want to pay \$702/month for a Ford?

With a below average credit score of 550, you'll be forced to accept an 18% interest rate and pay \$702 a month for this 2006 Ford Fusion



Manufacturer's suggested  
retail price = \$27,431

## Or \$622/month for a Mercedes?

With a credit score of 750 or better, you'll be offered a 5.5% interest rate and pay only \$622 a month for this 2006 Mercedes C230 Sport



Manufacturer's suggested  
retail price = \$32,089

Sincerely yours,

