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RIDDLE
 I'm a number multiple
 of four or two.
 I am a two digit number
 I'm even
 When you count by two or four
 you say this number.
 I'm in the twenties?

 write number here

I'm multiple of four or two
 4, 8, 12, 16, 20, 24, 28, 32
 2, 4, 6, 8, 10, 12, 14, 16, 18, 20
 22, 24 or 26, 28, 30, 32
 You have to count to get to
 this number.
 I'm a two digit. 24
 You have to have 2 numbers
 I'm even.
 even is when you have ten you can
 pair it together by two.
 2, 4, 6, 8, 10
 When you count by four or
 two you say this number.
 you have to count by this
 number.
 2 or 4.
 I'm in the twenties.
22
 My number
 is in the twenties that means the tens

Alcohol use and problem drinking in late adolescence vary by sociodemographic characteristics. For example, the prevalence of alcohol use is higher for boys than for girls, higher for White and Hispanic adolescents than for African-American adolescents, and higher for those living in the north and north central United States than for those living in the South and West. Some of these relationships change with early adulthood, however. For example, although alcohol use in high school tends to be higher in areas with lower population density (i.e., rural areas) than in more densely populated areas, this relationship reverses during early adulthood (Johnston et al., 2006 a,b). Lower economic status (i.e., lower educational level of parents) is associated with more alcohol use during the early high school years; by the end of high school, and during the transition to adulthood, this relationship changes, and youth from higher socioeconomic backgrounds consume greater amounts of alcohol.

Regarding: Account No. XXXXXXXXXXX

Beneficial Household Finance
 PO Box 1547
 Chesapeake, VA 23327
 (800) 3658-0175

To Whom It May Concern,

I am writing a letter about my experience with Beneficial that is a mixture of a grateful "thank-you" and a pressing request concerning Home Mortgage trade-line in my credit files that I would like to have revised.

I received the Home Mortgage in Date about a year before my separation in Date. During my separation and subsequent divorce proceedings, I was forced to move out of my home putting me in the position of having to financially maintain two households. As a result, I fell behind in my bills.

Although the mortgage eventually fell into foreclosure (do in part to the beginning of the housing market collapse in the spring of 2006), Beneficial was extremely helpful in working with me during a time of separation, divorce, and financial hardship. The help with which I was given in trying to maintain my payments while trying to sell the house and prevent foreclosure was a great benefit and did help me to move forward.

Now, post divorce, I am trying to rebuild my credit in preparation for getting a new mortgage. I have been able to show that I am a capable of responsible credit management as reflected in my credit records. I am requesting that you give me a second chance at a positive credit rating by revising those trade lines with the Credit Reporting Agencies. I sincerely hope that there is redemption at Beneficial, and I beg you for such consideration. Please let me know if any additional documentation would assist in reaching a positive outcome.

Regardless of your decision, please know that I thank you for helping me at a time when it was needed, and I hope to do business with Beneficial again one day.

Very hopefully,

Your Name
 Address

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