

[Your Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Lender Name]
[Lender Address]
[City, State, Zip Code]

RE: Explanation of Recent Credit Inquiries

To the Underwriting Department,

I am writing this letter to provide an explanation for the recent credit inquiries appearing on my credit report as requested for my loan application [Application Number].

Below are the details regarding the inquiries in question:

- **Inquiry Date:** [Date]
Creditor: [Name of Company]
Reason: [Example: Shopping for best mortgage rates / Auto loan / New credit card]
Status: [Example: No new credit was opened / A new account was opened with a limit of \$X]
- **Inquiry Date:** [Date]
Creditor: [Name of Company]
Reason: [Reason for inquiry]
Status: [Result of inquiry]

Please note that other than the accounts explicitly mentioned above, I have not opened any new lines of credit, nor have I incurred any additional debt that is not currently reflected on my application.

If you require any further documentation or have additional questions, please contact me directly.

Sincerely,

[Signature]
[Your Printed Name]