

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Re: Mortgage Application Number: [Application Number]

Dear [Applicant Name],

Thank you for applying for a mortgage with [Lender Name]. We are currently reviewing your application; however, we require additional information to complete the process.

While reviewing your credit report, we noted several recent credit inquiries dated between [Start Date] and [End Date]. To ensure we have an accurate understanding of your current debt obligations, please provide a written explanation for the following inquiries:

- [Creditor Name] - [Date of Inquiry]
- [Creditor Name] - [Date of Inquiry]
- [Creditor Name] - [Date of Inquiry]

For each inquiry listed above, please clarify:

1. The purpose of the credit inquiry.
2. Whether or not new credit was extended (opened).
3. If credit was opened, please provide the account type, credit limit, and current balance.

Please submit this information by [Due Date] to avoid any delays or the potential cancellation of your application. You may send the documents via [Method: Email/Portal/Mail].

If you have any questions, please contact me directly at [Phone Number] or [Email Address].

Sincerely,

[Loan Officer Name]

[Title]

[Lender Name]