

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

[Date]

[Lender Name]
[Loan Officer Name]
[Lending Institution Address]
[City, State, Zip Code]

RE: Mortgage Application Number: [Application Number]
Subject: Explanation of Recent Credit Inquiries

Dear [Loan Officer Name],

I am writing in response to the suspension of my mortgage application regarding unresolved credit inquiries appearing on my credit report dated [Date of Credit Report].

Please find the clarification for the inquiries listed below:

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

Status: [Example: No new credit was extended / Application withdrawn / Rate shopping for this mortgage].

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

Status: [Example: Account opened with a limit of \$X / Inquiry only, no account opened].

I confirm that other than what is disclosed in my application and the notes above, I have not incurred any new debts, opened any new lines of credit, or increased my current debt obligations since the date of my initial application.

I have attached supporting documentation for each of these inquiries for your review. I request that you resume the processing of my mortgage application as soon as possible.

Thank you for your time and assistance. Please contact me if you require further information.

Sincerely,

[Your Signature]

[Your Printed Name]