

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

[Date]

[Lender/Financial Institution Name]
[Attn: Underwriting Department]
[Lender Address]
[Lender City, State, Zip Code]

RE: Credit Inquiry Explanation for Application #[Application Number]

To Whom It May Concern,

I am writing this letter in response to your request for an explanation regarding the recent credit inquiries appearing on my credit report. Below is the clarification for the inquiries made within the last [Number] months:

Date of Inquiry	Creditor Name	Reason for Inquiry	Outcome (Account Opened/Closed/Denied)
[Date]	[Creditor Name]	[e.g., Shopping for auto loan]	[e.g., No account opened]
[Date]	[Creditor Name]	[e.g., Credit card application]	[e.g., Account opened with \$500 limit]

I would like to confirm that, other than the accounts noted as "Opened" above, these inquiries did not result in any new debt or additional financial obligations. The inquiries were primarily due to [e.g., rate shopping for a better mortgage interest rate / comparing insurance providers].

I remain committed to maintaining my current financial standing and ensure that no other undisclosed credit accounts are pending. Please let me know if any further documentation is required to proceed with my application.

Sincerely,

[Your Signature]

[Your Printed Name]