

Date: [Insert Date]

To: [Lender Name]
Attn: Underwriting Department
[Lender Address]
[City, State, Zip Code]

Re: Loan Application Number: [Insert Loan Number]

Subject: Clarification of Undisclosed Credit Inquiries

To Whom It May Concern,

I am writing this letter to provide clarification regarding the recent credit inquiries appearing on my credit report dated [Date of Credit Report]. Below is the explanation for the inquiries in question:

Inquiry 1: [Name of Creditor]

Date of Inquiry: [Date]

Explanation: [Example: This was a request for a quote on auto insurance / This credit application was denied and no new debt was opened / This account was opened with a balance of \$0.]

Inquiry 2: [Name of Creditor]

Date of Inquiry: [Date]

Explanation: [Example: This was for a department store card which I did not accept / This was an inquiry for a utility connection.]

I certify that except for the accounts already disclosed in my loan application, no new credit has been extended to me, and I have not opened any new lines of credit or incurred any additional debt as a result of these inquiries.

Should you require any further documentation or information, please contact me at [Your Phone Number].

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Social Security Number - Optional/Last 4 Digits]
[Your Current Address]