

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

[Date]

[Lender/Organization Name]
[Department Name]
[Address]
[City, State, Zip Code]

RE: Inquiry Regarding Undisclosed Debt - Account/Reference Number: [Reference Number]

To Whom It May Concern,

I am writing in response to your inquiry regarding a debt that was reportedly not disclosed during my recent application process. I would like to formally request clarification and documentation regarding this matter to ensure my records are accurate.

Please provide the following information regarding the debt in question:

- The name of the original creditor.
- The date the account was opened and the nature of the debt.
- The total balance currently outstanding, including any interest or fees.
- The date of the last transaction or payment made on this account.
- Copies of any signed agreements or contracts associated with this debt.

If this debt has been paid in full, settled, or is being disputed, I have attached the relevant supporting documentation for your review. If this appears to be a reporting error or a case of identity theft, please advise on the necessary steps to rectify this with your institution and the credit bureaus.

I am committed to resolving this discrepancy promptly. Please provide the requested information within [Number] business days. I can be reached at [Your Phone Number] or [Your Email] should you require further details.

Thank you for your immediate attention to this inquiry.

Sincerely,

[Your Signature]

[Your Printed Name]