[Date]

To Whom It May Concern,

I would like to explain recent inquiries on my credit report.

Creditor Name:

Date of Inquiry:

Reason for the inquiry: [What credit you were seeking or other circumstances]

This inquiry [did/did not] result in new credit. [Explanation of why it did not result in new credit, if applicable. The underwriter may wonder why you applied for credit but did not open an account.]

Creditor Name:

Date of Inquiry:

Reason for the inquiry: [What credit you were seeking or other circumstances]

This inquiry [did/did not] result in new credit. [Explanation of why it did not result in new credit, if applicable. The underwriter may wonder why you applied for credit but did not open an account.]

[Add additional entries as necessary]

I have attached the most recent statement for any new credit to verify account details.

Sincerely,

[*Borrower Name(s)*]

[*Phone*]

[*Email*]