

**Letter of Explanation for Credit Inquiries**  
(please use additional forms if needed for more account inquiries)

Date: \_\_\_\_\_

This letter is to address all credit inquiries reporting on my credit report in the past 120 days.

1. Creditor Name: \_\_\_\_\_  
Date Pulled: \_\_\_\_\_
  - a. Reason the Inquiry was pulled.  
➤ \_\_\_\_\_
  - b. Indicate whether this inquiry resulted in an account being opened or will be opened.  
➤ \_\_\_\_\_
  
2. Creditor Name: \_\_\_\_\_  
Date Pulled: \_\_\_\_\_
  - a. Reason the Inquiry was pulled.  
➤ \_\_\_\_\_
  - b. Indicate whether this inquiry resulted in an account being opened or will be opened.  
➤ \_\_\_\_\_
  
3. Creditor Name: \_\_\_\_\_  
Date Pulled: \_\_\_\_\_
  - a. Reason the Inquiry was pulled.  
➤ \_\_\_\_\_
  - b. Indicate whether this inquiry resulted in an account being opened or will be opened.  
➤ \_\_\_\_\_
  
4. Creditor Name: \_\_\_\_\_  
Date Pulled: \_\_\_\_\_
  - a. Reason the Inquiry was pulled.  
➤ \_\_\_\_\_
  - b. Indicate whether this inquiry resulted in an account being opened or will be opened.  
➤ \_\_\_\_\_

If any of the inquiries above resulted in an account being opened, a copy of the most recent statement will be attached to verify the account details.

If you have any other questions please feel free to contact me.

Thank you,

Borrower Name: \_\_\_\_\_ Signature: \_\_\_\_\_  
Co-Borrower Name: \_\_\_\_\_ Signature: \_\_\_\_\_