



Letter of Explanation

Loan Number _____

Date _____

Borrower _____

Address _____

Please use the below letter to address any credit inquiries, name variations or additional addressees. Use another sheet of paper if there are additional credit inquiries, name variations or addressees.

As requested, the following explains the inquiries from creditors that have accessed my credit report as required per PRMG's product profiles:

There are no inquiries to explain

| Creditor Name | Date of Inquiry | Reason for Inquiry | New Debt Obtained? |
|---------------|-----------------|--------------------|-------------------------------------------------------|
| _____ | _____ | _____ | <input type="checkbox"/> Y <input type="checkbox"/> N |
| _____ | _____ | _____ | <input type="checkbox"/> Y <input type="checkbox"/> N |
| _____ | _____ | _____ | <input type="checkbox"/> Y <input type="checkbox"/> N |
| _____ | _____ | _____ | <input type="checkbox"/> Y <input type="checkbox"/> N |

As requested, the following explains the name variations or (AKAs) that are shown on my credit report:

There are no name variations to explain

| Name Variation | Explanation |
|----------------|-------------|
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |

As requested, the following explains the addresses that are shown on my credit report:

There are no additional addresses to explain

| Address | Explanation |
|---------|-------------|
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |

I hereby certify the above information is true and correct.

Borrower Date

Borrower Date