**Letter Of Explanation Credit Inquiry**

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

**Subject: Explanation of Credit Inquiries**

**To Whom It May Concern,**

**This letter serves to explain the recent credit inquiries on my credit report that were listed as [date(s) of inquiry] related to [state reason for the inquiries, e.g., car loan application, mortgage application].**

**Reason for Inquiry:**

* **Nature of Inquiry: [Detail the reason for each credit check]**
* **Financial Institution: [Name of the institution that made the inquiry]**

**Impact on Credit Score:**

* **Details: [Any impact these inquiries have had on your financial standing]**

**I am conscious of the importance of maintaining a solid credit history and assure you that these inquiries were necessary and within the reasons outlined.**

**Should you need any additional information, please feel free to contact me at your earliest convenience.**

**Sincerely,**

**[Your Signature]  
[Your Printed Name]**