11/16/20

FINANCIAL INSTITUTION

ADDRESS

CITY, ST, ZIP

REQUEST FOR EXPLANATION OF CREDIT INQUIRY

Re: DATE Credit inquiry

Dear FINANCIAL INSTITUTION,

My credit report indicates that on DATE, you inquired into my credit report. I do not recall directly submitting a credit application to you at that time, so please explain to me in plain English why you inquired into my credit on that date. If you you received a credit application from me or anyone acting on my behalf, please tell me who submitted such application and send me a copy of the application as well as any notices or correspondence to or from you relating to such application. I expect your response within 14 days. Thank you.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

My Name

Address

City, State, ZIP