

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

[Recipient's Name]
[Company's Name]
[Company's Address]
[City, State, Zip Code]

Dear [Recipient's Name],

Subject: Request for Clarification on Low Credit Inquiry

I hope this letter finds you well. I am writing to request clarification regarding a recent credit inquiry that appeared on my credit report dated [insert date of inquiry].

As a responsible borrower, I take my credit standing seriously and ensure that my financial activities align positively with my credit profile.

However, I noticed this inquiry and would like to understand the circumstances under which it occurred, as I am keen on addressing any discrepancies or issues that may have arisen.

If possible, please provide me with details regarding the nature of this inquiry, including the name of the institution that made the inquiry and the purpose of the request.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]