Credit Inquiry Explanation Letter

Date 18th June, 2012

Name/Title Mary Roe

Address 795 E Dragram

City, State, Zip Code Tucson, AZ, 85705

Subject: Letter for credit inquiry

Dear Miss. Myers,

This letter is regards to home loan application. We have gone through the details of your income and the home loan amount that you want. We can approve your loan after check your credit rating.

Its bank policy to check for the credit rating of the person applying for the loan, of the credit rating is positive than we can issue you the loan and if its negative than we have to reject the application. We have to check the person’s credit worthiness and credit rating maintained by various credit bureau.

I hope you understand that this inquiry is a standard procedure and cooperate with us. Please collect all the needed documents and meet our representative at the office.

Regards,

David Boon

Credit Manager

Housing Development Credit Bank