

Credit Inquiry Explanation After Identity Theft

Subject: Explanation for Recent Credit Inquiries

Dear [Creditor/Lender Name],

I am writing to explain the multiple credit inquiries that recently appeared on my credit report. On [date], I discovered that I was a victim of identity theft, which resulted in unauthorized credit applications being submitted in my name.

I immediately took action by filing a police report (Report #[number]) and notifying the Federal Trade Commission. I have also placed fraud alerts with all three major credit bureaus and am working with their fraud departments to remove the fraudulent inquiries.

The legitimate inquiry from your institution on [date] was authorized by me as part of my [loan/credit card/mortgage] application. However, the inquiries from [list other companies] on [dates] were not authorized and are currently under investigation.

I have enclosed copies of the police report, FTC Identity Theft Report, and correspondence with the credit bureaus as documentation. I am committed to resolving this matter and protecting my credit profile.

Thank you for your understanding and consideration during this challenging time. Please contact me at [phone] or [email] if you need any additional information.

Sincerely,

[Your Name]

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