

Heartfelt Explanation for Emergency Credit Inquiries

Subject: Credit Inquiry Explanation - Medical Emergency

Dear [Creditor Name],

I hope this letter finds you well. I am writing to explain the recent credit inquiries on my report, which I understand may raise questions about my financial stability.

In [month], my [family member/I] experienced a serious medical emergency that required immediate hospitalization and surgery. The unexpected medical expenses exceeded \$[amount], and despite having insurance, we faced significant out-of-pocket costs.

During this difficult time, I applied for several medical credit cards and personal loans to cover the expenses. While this resulted in multiple inquiries on my credit report, it was necessary to ensure proper medical care for my [family member/myself].

I want to assure you that this was an isolated circumstance, not a pattern of financial irresponsibility. Prior to this emergency, my credit history demonstrates consistent, responsible financial management. I have since established a payment plan with the hospital and am committed to maintaining my good credit standing.

The specific inquiries related to this situation occurred on:

[Date] - [Creditor]

[Date] - [Creditor]

I am now financially stable and confident in my ability to meet all my obligations. Thank you for taking the time to consider my explanation.

Warm regards,

[Your Name]

Get more templates here:

<https://www.lettersandtemplates.com/letters/credit-inquiry-explanation-letter>