

Formal Explanation for Relocation-Related Inquiries

Subject: Credit Inquiry Explanation - Employment Relocation

Dear [Creditor/Underwriter],

I am writing to explain the series of credit inquiries on my report between [start date] and [end date].

These inquiries resulted from my recent job relocation from [previous city] to [new city].

In [month], I accepted a position with [Company Name] as [job title], which required relocating across the country. This transition necessitated several financial arrangements, including:

- Auto loan applications for reliable transportation in my new location
- Credit card applications to manage moving expenses
- Rental applications requiring credit checks
- Utility account setups with credit verification

The relocation was carefully planned and represents a significant career advancement with a [percentage] salary increase. My new position is secure, and I have already completed my probationary period with excellent performance reviews.

All inquiries during this period were legitimate and necessary for establishing myself in my new location. My credit history prior to the move demonstrates responsible financial management, and I intend to maintain these standards going forward.

I have attached my offer letter and first pay stub as verification of my new employment and income stability.

Thank you for your understanding.

Respectfully,

[Your Name]

Get more templates here:

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