

Serious Explanation for Divorce-Related Inquiries

Subject: Credit Inquiry Explanation - Divorce Settlement

Dear [Creditor Name],

I am writing to provide an explanation for the recent credit inquiries on my report. These inquiries are directly related to my divorce, which was finalized on [date].

As part of the divorce settlement, I was required to refinance several joint accounts into my name only, including:

- The marital home mortgage
- A vehicle loan
- Shared credit card debt

Additionally, I needed to establish new individual credit accounts and financial independence after [number] years of joint finances. This process naturally resulted in multiple credit inquiries over a condensed period.

While this has been a difficult personal transition, I am financially stable and employed full-time with [Company Name] earning \$[amount] annually. The divorce decree clearly outlines my financial obligations, and I am fully capable of meeting them.

I have enclosed a copy of the divorce decree and property settlement agreement for your review. My credit history demonstrates responsible financial management, and I am committed to maintaining my creditworthiness during this transition.

Thank you for your consideration and discretion regarding this sensitive matter.

Sincerely,

[Your Name]

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