Date:

To

[The Recipient Name]  
[Address]

**Re. Credit Inquiries on the Credit Card Application of Mr. Noah David w.r.t. ILD 433 and IBAN 23456765432**

Dear Noah, this letter has been penned by the authorities of Financial Renovation Solutions Boston. The letter is written to communicate a few credit inquiries on application no. 432 that was submitted for the issuance of the credit card by ReX International Banking supervised by the Financial Renovation Solutions branch CA-IV. The credit inquiries are communicated to have a response letter or a letter of explanation (LOE) to discretize the credit inquiries put on by the Operational Branch of FRS.

It is stated that you had applied for the issuance of the credit card on 29-06-21. The application was forwarded to the operational branch of FRS where your credit report was compiled and scrutinized for further process. While scrutinizing your credit report, the operational manager of the company put on a few credit inquiries that are below:

1. You have been found enlisted in the defaulter clients who were unable to pay back their credit payments for three months in 2018.
2. Your credit scrutiny has found that the MLD scores on the credit report are low. You need 70 scores to be eligible for the credit card issuance application whereas you have only 59 scores of MLD.

Above mentioned points lie under hard credit inquiry, therefore, you are at risk of losing your credit scores from 5-6 points for two years. The credit inquiry shall end within one year and the period of low credit scoring can be shrunk into fourteen months after preapprovals of authorities. You are required to respond to this letter with a response letter/letter of explanation within 4-5 working days otherwise these credit inquiries shall be put to the curriculum of low scoring credit points for two years or less according to the Fair Credit Reporting Act.

For more, you can write to us without any hesitation at [EMAIL].

Regards

Olivia Celt  
General Marketing Manager  
Financial Renovation Solutions  
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Boston CA, USA