Date:

To

[The Recipient Name]  
[Address]

Re. Explaining and Responding to the Delinquent Credit Inquiry Issues Marked by IFC Finance, CA

Dear Sir/Madam, I am Fernando Lorrel from Boston, California. I am writing this letter to IFC Finance, California as a response to notification no. 43-C in which IFC SFM has insisted to respond with a brief explanation to the credit inquiries pointed out.

First, I would like to thank you for providing me an opportunity to explain the delinquencies in the credit inquiry report. The delinquency of credit that has been reported precisely by IFC deals with Bank of Western California, Boston.

As we all understand the halt in everyone’s life laid down by the unprecedented situation of COVID-19. Almost one year has been passed in dealing with the COVID-19 and its reverberation, it has become strenuous to keep the normal schedule up. Due to the ravaging and unfavorable situation created by Coronavirus and lockdown implications, it has become very difficult for companies and corporate markets to go with the previous course.

My workplace was not an exception to all of this and thus, unfortunately, I was laid off permanently from my job. I requested the federal government to consider my seniority and not lay off, but it did not bring any difference, and thus, no considerable notice was taken. I also applied for the federal funds of COVID-19, but the amount was very small and only enough to meet my expenses to survive.

Therefore, I could not pay back my credit in time every month and it kept on spotting different credit inquiries to my credit report. Now, the situation is recuperated with my new job in KLC Pharma as a General Admin Officer. Because of all this, I request you to remove all the delinquent points from my credit report so that they may not impact my credit score. I also assure you to pay the credit in time in the future as I have devised methods of saving more for situations like we are still going through.

I hope, it makes enough explanation to follow up. For more, you can contact me at [EMAIL]. Thank you.

Regards

Fernando Lorrel  
45-A Steven Street, Boston  
CA, USA