Date:

To

[The Recipient Name]  
[Address]

Re. Explanation to the Delinquencies Found in Credit Inquiries of my Credit Report B-21

Dear Madam,

This letter has been penned down to explain the reasons and problems that caused delinquency in my credit record. Before going further, I would like you to look at the enclosed documentation of the applied loan and my eligibility score as a potential borrower.

The delinquent credit inquiry shows that the potential borrower is not a trustworthy person and thus the institution does not find it appropriate to credit the borrower with funds. Therefore, I intend to explain to prove my competency and capacity as a reliable client.

The delinquency in my credit record took place because of a sudden change in my financial schedule. The abrupt change in financial plan occurred because a certain amount from my salary was deducted because of two months’ work from home and reduced working hours. Therefore, I could not give back my credit funds that caused staining my credit report.

I persuade the concerned authorities that this shall not repeat again, and my credit funds shall be paid back precisely and inevitably on the proffered schedule. For more, please contact me at [EMAIL] or dial +1-[X]. Thank you for providing me this chance to explain.

Regards

Dr. Ferlock Johnson  
P-3402 Ed. Ave. 43023 NYC  
NY, USA