

## Letter of Explanation (LOE)

Date: 06/30/2025

To Whom It May Concern,

I am writing this Letter of Explanation in response to a request for additional information regarding my recent credit inquiry.

The credit inquiry on my report dated 06/15/2024 was the result of shopping for a new auto loan. I ultimately decided not to proceed with the loan and did not open a new account.

I trust this clarifies the matter. If additional documentation or further information is needed, please do not hesitate to contact me.

Sincerely,

John Homeowner

175 13<sup>th</sup> Street,

Washington, DC 20013

Phone: 347-324-1888

Email: john.homeowner@test.com

**\*\*This is a sample Letter of Explanation created for training purposes only. All names and details are placeholders.\*\***