

# Inquiry Letter to Clear Old Adverse Credit History

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]

[Creditor's Name]  
[Creditor's Address]  
[City, State, Zip Code]

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to inquire about my credit history linked to my account number [Account Number] with your institution. I have recently checked my credit report and noticed that it contains some old adverse entries that I believe may no longer reflect my current creditworthiness.

Specifically, I am referring to the following entries:

- [Description of Adverse Entry 1 and Date]
- [Description of Adverse Entry 2 and Date]

These items have negatively impacted my credit score and, consequently, my ability to secure future credit. I have made significant efforts to improve my credit standing, and I would like to discuss the possibility of clearing this outdated information from my record.

I would appreciate it if you could provide me with any relevant information regarding the status of these entries and any steps I can take to rectify this situation. I look forward to your timely response and hope to resolve this matter amicably.

Thank you for your attention to this matter.

Sincerely,  
[Your Name]