

Inquiry Regarding Detailed Credit Factors

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Date]

[Recipient's Name]

[Company's Name]

[Company's Address]

[City, State, Zip Code]

Dear [Recipient's Name],

I hope this message finds you well. I am writing to request a detailed explanation of the credit factors that have influenced my credit report as of [insert date]. Understanding these factors is crucial for me to improve my financial standing and make informed decisions moving forward.

Specifically, I would appreciate if you could provide clarity on the following:

- Credit utilization ratio
- Payment history impact
- Length of credit history
- Types of credit accounts
- Recent inquiries

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]