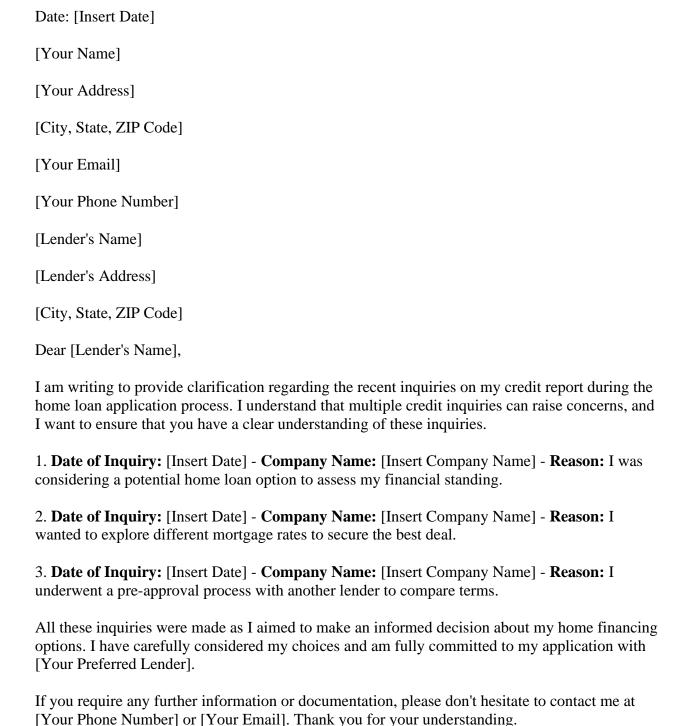
Letter of Explanation for Credit Inquiries



Sincerely,

[Your Name]