

# CREDIT EXPLANATION

**Date:** \_\_\_\_\_

**Client's Name:** \_\_\_\_\_

**1. Creditor Name:** \_\_\_\_\_ **Date of Derog:** \_\_\_\_\_  
**Comments:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**2. Creditor Name:** \_\_\_\_\_ **Date of Derog:** \_\_\_\_\_  
**Comments:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**3. Creditor Name:** \_\_\_\_\_ **Date of Derog:** \_\_\_\_\_  
**Comments:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**4. Creditor Name:** \_\_\_\_\_ **Date of Derog:** \_\_\_\_\_  
**Comments:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**1. Creditor Name:** \_\_\_\_\_ **Date of Derog:** \_\_\_\_\_  
**Comments:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
**Borrower's Signature**

\_\_\_\_\_  
**Borrower's Signature**