

Letter of Explanation

Get the Clarity You Need to Move Forward on a Deal

With IR's Letter of Explanation, request more details from your borrower on any irregularities that pop up during the approval process - so you accurately and quickly determine whether to close the deal or move on to the next.





Save Time

Customize the form to fit your needs and underwriting guidelines for a faster process



Reduce Risk

Avoid losing a loan by getting the right answers you need to close the deal



Keep Clients

Before passing on an applicant, give them a chance to explain their situation so they can still qualify

MORE CLARITY

Get a better idea of what may or may not have an impact on your lending decision

FULL PICTURE

Get the whole story on derogatory tradelines, public records, new credit inquiries, and more!

CLEAR UNDERSTANDING

Includes helpful instructions so the borrower can provide full and accurate explanations on any item

CONVENIENT DELIVERY

Automatically deliver the LOE with the TriMerge Credit Report or order it by itself anytime



