Letter of Explanation Kit

Plain-language self-service paperwork kit

Important: Read This First

• ApprovalPrep is a self-service paperwork tool. You fill in your own information. You choose what to send. You send it yourself.

• ApprovalPrep is not a law firm, lender, broker, credit repair company, accountant, employment verification company, rental agent, or financial advisor.

• ApprovalPrep does not contact landlords, lenders, employers, credit bureaus, creditors, agencies, schools, or companies for you.

• ApprovalPrep does not create fake documents, change documents, verify facts for you, remove accurate credit items, or promise approval, funding, housing, credit results, or any other outcome.

• Use only true facts and real documents. Do not send anything false, edited to mislead, or not yours to send.

• This kit is educational and organizational only. Ask a licensed professional if you need legal, tax, accounting, credit, lending, housing, immigration, employment, or financial advice.

By using this kit, you agree that you are responsible for your own documents, choices, and results.

Hello,

I am writing to explain [short issue] and to share the steps I am taking now.

Here are the facts:

What happened? _____

When did it happen? _____

What changed? _____

What proof can you attach? _____

What are you doing next? _____

The documents I am including are: _____

Thank you for reviewing this information. Please let me know if you need anything else from me.

Sincerely,

Name: _____

Self-Review Checklist

• I used my real name and correct contact information.

• Every date and dollar amount is correct.

• I removed anything that is not true.

• I attached only real documents.

• I saved a copy for myself.

What to Attach

• Any notice or request you received

• Proof that supports your explanation

• Updated income, address, or payment records if helpful

Questions to Answer Before You Send

Question	Your answer
What happened?	
When did it happen?	
What changed?	
What proof can you attach?	
What are you doing next?	