

Credit Inquiry Dispute Letter

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Date]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State, ZIP Code]

Subject: Dispute of Credit Inquiry

Dear Sir/Madam,

I am writing to formally dispute an inquiry that appears on my credit report. I recently obtained a copy of my credit report from your agency, and upon review, I noticed an inquiry that I do not recognize or authorized. The details of the inquiry are as follows:

- Inquiry Date: [Date]
- Creditor Name: [Creditor's Name]
- Inquiry Type: [Hard/Soft Inquiry]
- Inquiry Reference Number: [Reference Number, if available]

I want to bring to your attention that I have not applied for or authorized any credit inquiry from the aforementioned creditor on the date specified. As per the Fair Credit Reporting Act (FCRA), I have the right to dispute any inaccurate or unauthorized information on my credit report.

I kindly request that you conduct a thorough investigation into this matter and provide me with the following information:

1. Verification of the validity of the inquiry, including any documentation proving that I authorized the inquiry.
2. If the inquiry is found to be unauthorized, please remove it from my credit report promptly.

Please provide a written response regarding the status of this dispute within the timeframe

mandated by the FCRA (usually 30 days). If you are unable to verify the inquiry's validity, I expect it to be promptly removed from my credit report as required by law.

Enclosed with this letter are copies of supporting documents that demonstrate my claim of not authorizing the inquiry, including [list any supporting documents you may have, such as copies of letters of credit application, identity theft reports, etc.].

I appreciate your prompt attention to this matter and your commitment to ensuring the accuracy and integrity of my credit report. Your cooperation is crucial in resolving this dispute effectively.

Please feel free to contact me at [Your Phone Number] or via email at [Your Email Address] if you require any additional information or clarification regarding this dispute. I am ready to provide any necessary assistance to expedite the resolution process.

Thank you for your immediate attention to this dispute.

Sincerely,

[Your Name]

[Your Signature - if sending a physical letter]

Enclosures: [List any enclosed supporting documents]