

Formal Dispute for Unauthorized Hard Inquiry

Subject: Dispute of Unauthorized Hard Inquiry on Credit Report

Dear Credit Bureau,

I am writing to formally dispute an unauthorized hard inquiry that appears on my credit report dated [DATE]. The inquiry from [CREDITOR NAME] was made without my knowledge or consent, which violates the Fair Credit Reporting Act.

I never applied for credit with this company, nor did I authorize them to access my credit report. This unauthorized inquiry is negatively impacting my credit score and must be removed immediately.

Please investigate this matter and remove the unauthorized inquiry within 30 days as required by federal law. I have enclosed a copy of my credit report with the disputed inquiry highlighted, along with a copy of my identification.

I expect prompt resolution of this matter and written confirmation of the removal.

Sincerely,

[Your Name]

[Your Address]

[Phone Number]

[Date]

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