

Professional Dispute for Duplicate Inquiries

Subject: Dispute of Duplicate Hard Inquiries

Dear Credit Bureau Representative,

I am disputing duplicate hard inquiries appearing on my credit report. While I did authorize one credit check with [CREDITOR NAME], multiple inquiries appear for the same application, which is inaccurate and unfair to my credit profile.

The duplicate inquiries are:

- [Date 1] [Creditor Name]
- [Date 2] [Creditor Name] (DUPLICATE)

I applied only once with this creditor on [DATE], and the additional inquiry is either a system error or unauthorized duplicate. These multiple inquiries for a single application are artificially lowering my credit score.

Please investigate and remove the duplicate inquiry. I have attached documentation showing my single application with the creditor.

I look forward to your prompt resolution of this matter within the statutory 30-day period.

Respectfully,

[Your Full Name]

[Account Information]

[Date]

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