

Formal Medical Inquiry Dispute

Subject: Dispute of Medical Provider Hard Inquiry

Dear Credit Bureau,

I am disputing a hard inquiry from [MEDICAL PROVIDER/FINANCING COMPANY] related to medical services. This inquiry should not have been processed as a hard pull, as medical inquiries are typically treated differently under credit reporting guidelines.

I was seeking medical treatment and was not applying for traditional credit. The provider should have conducted a soft pull for verification purposes only, not a hard inquiry that affects my credit score.

This inquiry is inappropriate for medical services and should be removed or reclassified. Medical financing inquiries should be handled with special consideration for patients' credit protection.

Please investigate this matter and remove the inappropriate hard inquiry from my credit report.

I expect resolution within 30 days as required by law.

Respectfully,

[Your Name]

[Medical Account Reference]

[Date]

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