# Heartfelt Auto Shopping Inquiry Dispute

Subject: Dispute of Multiple Auto Loan Inquiries Outside Rate Shopping Window

Dear Credit Bureau,

I'm reaching out about multiple auto loan inquiries on my credit report that are being counted separately instead of as a single shopping event. I was responsibly shopping for the best auto loan rates within what I believed was the appropriate timeframe.

The inquiries from the following auto lenders should be counted as one:

- [Lender 1] on [Date]
- [Lender 2] on [Date]
- [Lender 3] on [Date]

I completed all my auto loan shopping within a 14-day period, which should qualify for rate shopping protections. Having these count as separate inquiries unfairly penalizes me for being a responsible consumer seeking the best rates.

Please consolidate these auto loan inquiries to reflect one shopping event and adjust my credit score accordingly.

I appreciate your understanding and assistance.

Sincerely,

[Your Name]

[Date]