

# Credit Inquiry Removal Letter

If you want to remove a credit inquiry from your credit report, you can follow these steps and use the following template as a guide for writing a credit inquiry removal letter. Before proceeding, make sure you have a valid reason for disputing the inquiry and that you have evidence to support your claim.

- 1. Gather Information:** Collect all relevant information about the credit inquiry you wish to remove. This includes the date of the inquiry, the name of the creditor, and any supporting documents or evidence.
- 2. Verify the Inquiry:** Ensure that the inquiry is indeed incorrect or unauthorized. Sometimes, inquiries may have legitimate reasons or could be the result of actions you've taken, such as applying for a loan or credit card.
- 3. Draft the Letter:** Write a formal and concise letter to the credit reporting agency (CRA) responsible for the credit inquiry. In the letter, include the following information:
  - Your full name and contact information
  - The date of the letter
  - The CRA's name and address (you can find this on your credit report)
  - A clear statement that you are disputing the inquiry
  - Details about the inquiry you want to be removed (creditor's name, date, etc.)
  - The reason for the dispute (e.g., unauthorized inquiry, incorrect information)
  - Any supporting evidence or documentation
  - A request for a thorough investigation and removal of the inquiry
  - A statement requesting a written response with the results of the investigation
- 4. Send the Letter:** Send the letter via certified mail with a return receipt requested. This way, you'll have proof that the CRA received your dispute letter.
- 5. Follow Up:** If you don't receive a response within 30-45 days, or if the inquiry is not removed as requested, follow up with the CRA to inquire about the status of your dispute.

Template for Credit Inquiry Removal Letter:

[Your Name]

[Your Address]

[City, State, Zip Code]

[Date]

[Credit Reporting Agency's Name]

[Credit Reporting Agency's Address]

[City, State, Zip Code]

Subject: Credit Inquiry Removal Request

Dear Sir/Madam,

I am writing to dispute a credit inquiry that appears on my credit report. I have reviewed my credit report, and the inquiry in question is as follows:

Creditor Name: [Creditor's Name]

Date of Inquiry: [Date of Inquiry]

Inquiry Type: [Hard/Soft Inquiry]

I believe this inquiry is unauthorized and should not be associated with my credit history. I have not applied for credit or authorized any third party to inquire about my credit with [Creditor's Name] on the aforementioned date.

Please find attached copies of supporting documents that verify my claim. I kindly request a thorough investigation into this matter and the prompt removal of the disputed inquiry from my credit report.

Furthermore, I request that you provide me with a written response containing the results of your investigation once it is completed.

Thank you for your attention to this matter. Please consider this as a formal request under the provisions of the Fair Credit Reporting Act.

Sincerely,

[Your Name]

[Enclosures: List any supporting documents]