Letter To Remove Inquiries From Credit Report

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State, ZIP Code]

Subject: Request for Removal of Unauthorized Inquiries from Credit Report

Dear [Credit Bureau Name],

I hope this letter finds you well. I am writing to formally request the removal of unauthorized inquiries from my credit report. I recently reviewed my credit report and noticed several inquiries that I did not authorize or initiate. As per the Fair Credit Reporting Act (FCRA), it is my right to have accurate and legitimate information on my credit report.

Inquiry Details:

- Inquiry Date: [Date of Unauthorized Inquiry]
- Inquiry Type: [Type of Inquiry, e.g., Hard Inquiry]
- Creditor's Name: [Creditor's Name]
- Creditor's Address: [Creditor's Address, if available]

I have not applied for any credit, loans, or services from the aforementioned creditor on the date of the inquiry, nor have I given permission for any third party to access my credit report. These unauthorized inquiries are negatively impacting my credit score and financial well-being.

I kindly request that you thoroughly investigate these unauthorized inquiries and provide evidence of their legitimacy. If you are unable to provide valid authorization for these inquiries, I request their

immediate removal from my credit report. Please ensure that this information is updated within the stipulated timeframe under the FCRA guidelines.

Enclosed with this letter are copies of relevant documents that support my claim, including a copy of my credit report highlighting the unauthorized inquiries and any other supporting evidence.

I am committed to maintaining an accurate and up-to-date credit report, and I appreciate your prompt attention to this matter. Please communicate with me in writing regarding the progress and resolution of this dispute. You can reach me at [Your Phone Number] or [Your Email Address].

Thank you for your assistance in resolving this matter promptly. I look forward to your response and the removal of these unauthorized inquiries from my credit report.

Sincerely,

[Your Full Name]

[Your Signature]

Enclosures:

- Copy of Credit Report with Unauthorized Inquiries Highlighted
- Supporting Documentation (if applicable)