

Unauthorized Credit Inquiry Letter

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State, ZIP Code]

Subject: Unauthorized Credit Inquiry Dispute

To Whom It May Concern,

I am writing to dispute an unauthorized credit inquiry that recently appeared on my credit report. I discovered this inquiry when reviewing my credit report dated [Date of Credit Report], which I obtained from your bureau.

Details of the unauthorized inquiry are as follows:

- Inquiry Date: [Date of Unauthorized Inquiry]
- Creditor Name: [Name of Unauthorized Creditor]
- Inquiry Type: [Type of Inquiry, e.g., Hard Inquiry]
- Inquiry Purpose: [If known, mention the reason given for the inquiry]

I want to clarify that I did not authorize or initiate this credit inquiry by [Name of Unauthorized Creditor] on the mentioned date. As a vigilant consumer, I closely monitor my credit reports to ensure the accuracy of the information being reported. This unauthorized inquiry has raised concerns regarding the security of my personal information and credit profile.

I kindly request that you promptly investigate this matter and provide me with a detailed explanation of how this unauthorized inquiry occurred. Additionally, I urge you to remove the unauthorized

inquiry from my credit report as it is negatively affecting my credit standing. If necessary, please take appropriate actions to ensure that my credit report is accurately updated.

Enclosed with this letter are copies of my credit report highlighting the unauthorized inquiry and supporting documentation that confirms I did not authorize or have any involvement with [Name of Unauthorized Creditor].

I understand that the Fair Credit Reporting Act (FCRA) requires credit bureaus to conduct timely investigations into disputed information. I trust that you will carry out a thorough investigation and rectify this matter promptly.

Please provide me with written confirmation of the investigation's progress and resolution. You can contact me at [Phone Number] or [Email Address] to communicate any updates.

Thank you for your prompt attention to this matter. I appreciate your assistance in resolving this issue and safeguarding the accuracy and integrity of my credit report.

Sincerely,

[Your Full Name]

Enclosures:

- Copies of credit report highlighting unauthorized inquiry
- Supporting documentation of non-involvement with [Name of Unauthorized Creditor]