Serious Letter for Multiple Unauthorized Inquiries

Subject: Urgent: Multiple Unauthorized Credit Inquiries - Potential Fraud

Dear [Credit Bureau Name] Fraud Department,

I am writing to report multiple unauthorized hard inquiries on my credit report that suggest fraudulent activity. I recently obtained my credit report and discovered several inquiries that I did not authorize. Unauthorized Inquiries:

- 1. [Company Name] [Date]
- 2. [Company Name] [Date]
- 3. [Company Name] [Date]
- 4. [Company Name] [Date]

I have never applied for credit with any of these companies, and I did not authorize anyone to apply on my behalf. The timing and number of these inquiries suggest that my personal information may have been compromised.

Actions I have taken:

- Filed a police report for identity theft (Report #[Number])
- Placed fraud alerts with all three credit bureaus
- Frozen my credit reports
- Notified the Federal Trade Commission through IdentityTheft.gov

I am requesting that you:

- 1. Immediately investigate all listed inquiries
- 2. Remove all unauthorized inquiries from my credit report
- 3. Flag my account for additional security monitoring
- 4. Provide documentation showing the removal of these inquiries
- 5. Contact me if you need additional information

This matter is extremely urgent as these inquiries are damaging my credit score and may indicate ongoing fraudulent activity. I am prepared to take all necessary legal action to protect my rights

under the FCRA.

Please respond within 10 business days with an update on your investigation.

Sincerely,

[Your Full Name]

[SSN - Last 4 Digits]

[Date of Birth]

[Current Address]

[Phone Number]

[Email Address]

Enclosures: Copy of police report, government-issued ID, proof of address

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