

Credit Inquiry Letter

Subject: Credit Inquiry Dispute for [Your Full Name], SSN: [Your Social Security Number]

Dear [Recipient's Name],

I hope this letter finds you well. I am writing to dispute a credit inquiry that appears on my credit report, which I believe is inaccurate and has negatively affected my credit score. The purpose of this letter is to request an investigation into the validity of this inquiry and, if found incorrect, to have it removed from my credit report.

Personal Information:

Full Name: [Your Full Name]

Date of Birth: [Your Date of Birth]

Social Security Number: [Your Social Security Number]

Address: [Your Address]

Phone Number: [Your Phone Number]

Email Address: [Your Email Address]

Details of the Inquiry:

Inquiry Date: [Date of the Inquiry]

Creditor Name: [Name of the Creditor/Company]

Inquiry Type: [Hard/Soft Inquiry]

Account Number (if available): [Account Number, if applicable]

Explanation:

I have recently reviewed my credit report, and I noticed an inquiry made by [Creditor Name] on [Inquiry Date]. However, I do not recall authorizing or initiating this inquiry, nor do I have any business or credit-related interactions with [Creditor Name]. I believe this inquiry has been made in error or without my consent, leading to an unjust impact on my credit score.

I am requesting a thorough investigation into this matter to verify the legitimacy of the inquiry. If you cannot provide sufficient evidence that I authorized this inquiry, I insist that it be removed from my

credit report immediately. Please provide me with a written response outlining the results of the investigation.

Enclosed with this letter are copies of relevant documents that support my claim, including identification documents and any other information you may require to conduct a comprehensive investigation.

I understand that, according to the Fair Credit Reporting Act (FCRA), you have 30 days from the receipt of this letter to complete the investigation and respond with your findings. If I do not receive a response within this timeframe, I will be forced to take further action to protect my rights under the FCRA.

Your prompt attention to this matter is appreciated, and I expect this dispute to be resolved as quickly as possible.

Thank you for your cooperation and understanding.

Sincerely,

[Your Full Name]

[Your Signature - if sending a physical letter]

Enclosures:

- Copy of my identification (Driver's License/Passport)
- Copy of my Social Security card
- Copies of my credit report highlighting the disputed inquiry
- Any other relevant documents