

Letter to Credit Bureau About Unauthorized Hard Inquiry

Subject: Dispute of Unauthorized Credit Inquiry

Dear [Credit Bureau Name] Dispute Department,

I am writing to formally dispute an unauthorized hard inquiry that appears on my credit report. Upon reviewing my credit report dated [Date], I discovered a hard inquiry from [Company Name] on [Date of Inquiry] that I did not authorize.

I have never applied for credit with this company, nor did I provide written or verbal permission for them to access my credit report. This inquiry violates the Fair Credit Reporting Act (FCRA), which requires my explicit consent before a hard inquiry can be made.

I am requesting that you immediately investigate this matter and remove this unauthorized inquiry from my credit report. Please provide me with written confirmation once this inquiry has been deleted.

Enclosed you will find a copy of my credit report with the unauthorized inquiry highlighted, along with a copy of my identification.

I expect this matter to be resolved within 30 days as required by federal law. Please send all correspondence regarding this dispute to the address listed above.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Full Name]

[Your Address]

[Your Phone Number]

[Last 4 Digits of SSN]

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