

Formal Letter to Creditor Demanding Removal of Unauthorized Inquiry

Subject: Demand for Removal of Unauthorized Credit Inquiry

Dear [Creditor Name] Credit Department,

This letter serves as formal notice that your company conducted an unauthorized hard inquiry on my credit report on [Date] without my knowledge or consent.

I have thoroughly reviewed my records and can confirm that I did not:

- Submit any credit application to your company
- Authorize any third party to apply for credit on my behalf
- Provide verbal or written permission for a credit check

This unauthorized inquiry constitutes a violation of the Fair Credit Reporting Act (FCRA) 15 U.S.C. Â§ 1681b, which requires permissible purpose and consumer authorization for credit inquiries.

I am demanding that you immediately:

1. Remove this unauthorized inquiry from all three credit bureaus (Equifax, Experian, and TransUnion)
2. Provide written confirmation of the removal within 15 business days
3. Explain how this inquiry occurred without my authorization

Failure to comply with this request will result in further action, including filing complaints with the Consumer Financial Protection Bureau (CFPB) and the Federal Trade Commission (FTC), as well as potential legal action for damages under the FCRA.

I expect your full cooperation in resolving this matter promptly.

Sincerely,

[Your Full Name]

[Account Reference Number, if applicable]

[Your Contact Information]

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