

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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