

Official Letter Requesting Documentation of Authorization

Subject: Request for Proof of Authorization - Credit Inquiry

Dear [Creditor Name] Compliance Department,

On [Date], your company conducted a hard inquiry on my credit report. I do not recall authorizing this inquiry and am requesting documentation that proves I provided consent.

Under the Fair Credit Reporting Act, you must have permissible purpose to access my credit report.

I am exercising my right to request proof of this authorization.

Please provide the following within 30 days:

1. A copy of any signed application or agreement bearing my signature
2. Records showing how and when I authorized the credit inquiry
3. The specific permissible purpose for accessing my credit report
4. Any recorded phone conversations where I provided verbal authorization

If you cannot provide this documentation, I expect you to:

- Immediately remove this inquiry from my credit reports with all three bureaus
- Send written confirmation of the removal to my address
- Provide a letter stating that the inquiry was made in error

Please note that failure to provide this documentation or remove the unauthorized inquiry may result in a formal complaint to regulatory agencies and potential legal action.

I expect a response within 30 days of receipt of this letter.

Sincerely,

[Your Full Name]

[Address]

[Phone Number]

[Date]

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