

HARD INQUIRY DISPUTE LETTER

Your Name: _____

Address: _____

City, State, Zip Code: _____

Phone Number: _____

Email Address: _____

Credit Reporting Agency: _____

Agency Address: _____

Subject: Dispute of Unauthorized Hard Inquiry

To Whom It May Concern, I am writing to formally dispute a hard inquiry on my credit report which I did not authorize or consent to. This inquiry is unauthorized and may have been made in error or without my permission. Please consider this letter as my official request to investigate and remove this hard inquiry from my credit file immediately.

Details of the Disputed Inquiry:

Name of Creditor/Company Reporting Inquiry: _____

Date of Inquiry (if known): _____

Under the Fair Credit Reporting Act (FCRA), I have the right to dispute any information on my credit report that I believe to be inaccurate or unauthorized. This hard inquiry was not authorized by me and is therefore in violation of the FCRA. Please conduct a thorough investigation and provide me with written confirmation of the results within the time frame required by law.

If you find that the hard inquiry was made without my permission or was inaccurate, please remove it from my credit report immediately. Additionally, please provide me with a copy of my updated credit report reflecting the removal of this inquiry.

I have enclosed copies of my identification and a recent credit report highlighting the disputed inquiry to assist you with your investigation. Please do not hesitate to contact me if additional information is required.

Thank you for your prompt attention to this important matter. Sincerely,

Your Signature:

Printed Name:

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