

HARD INQUIRY REMOVAL LETTER

Sender Name: _____
Sender Address: _____
City, State, ZIP: _____
Phone Number: _____

Credit Bureau Name: _____
Credit Bureau Address: _____
City, State, ZIP: _____

Re: Request to Remove Unauthorized Hard Inquiry

To Whom It May Concern:

I am writing to formally dispute the presence of an unauthorized hard inquiry on my credit report. I have reviewed my credit report and identified a hard inquiry that I did not authorize or initiate. Pursuant to the Fair Credit Reporting Act (FCRA), I hereby request the immediate removal of this inquiry from my credit file.

Details of the inquiry are as follows:

- Creditor/Company Name: _____
- Date of Inquiry: _____
- Inquiry Address (if available): _____

Under Section 604 of the FCRA, hard inquiries require my explicit authorization. Since I have not authorized this inquiry, it constitutes an inaccurate and unauthorized entry on my credit report. Please conduct a reasonable investigation and delete this inquiry from my credit files within the timeframe prescribed by law.

Enclosed with this letter are copies of my identification documents and proof of address to assist with your investigation.

Please provide written confirmation of receipt of this request and notify me promptly of the results of your investigation.

Thank you for your prompt attention to this matter.

Sincerely,

Signature

Printed Name: _____

Date: _____

This letter is sent pursuant to and in accordance with the Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.).
Unauthorized inquiries negatively affect credit scores and must be removed promptly. Failure by the credit reporting agency to comply with this request may result in legal action.

SENDER'S SIGNATURE

CREDIT BUREAU REPRESENTATIVE

Signature: _____

Signature: _____

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