Credit Report Error Dispute Letter

Your Name Your Address City, State, Zip Code Email Address Phone Number Date

Credit Reporting Agency Name Agency Address City, State, Zip Code

Subject: Dispute of Incorrect Credit Inquiry

Dear [Credit Reporting Agency Name],

I am writing to formally dispute an error on my credit report regarding unauthorized credit inquiries. My name is [Your Full Name], and my Social Security Number is [Your SSN]. I recently obtained a copy of my credit report and noticed the following incorrect inquiries listed:

- [Name of Creditor/Company] Date of Inquiry: [Date]
- [Name of Creditor/Company] Date of Inquiry: [Date]

I did not authorize these inquiries and believe they negatively affect my credit score. I request that you investigate this matter and correct my credit report accordingly.

Please send me a confirmation once the investigation is complete. I have attached a copy of my credit report highlighting the disputed inquiries, as well as any relevant documentation supporting my claim.

Thank you for your prompt attention to this matter.

Sincerely, [Your Name]