

Dispute Letter for Unauthorized Hard Inquiries

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State, Zip Code]

Subject: Dispute of Unauthorized Hard Inquiry

Dear [Credit Bureau Name],

I am writing to formally dispute an unauthorized hard inquiry on my credit report. Upon reviewing my credit report, I noticed that a hard inquiry was made by [Name of Creditor] on [Date of Inquiry]. I do not recall granting permission for this inquiry, and I believe it may have been made in error.

The details of the inquiry are as follows:

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

I kindly request that you investigate this matter and remove the unauthorized hard inquiry from my credit report. Enclosed are copies of my documents for your reference.

Thank you for your assistance in resolving this issue promptly. I expect to hear from you within 30 days of your receipt of this letter.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]

Enclosures: [List any attached documents]