

# Hard Inquiry Reconsideration Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Credit Reporting Agency Name]

[Agency Address]

[City, State, Zip Code]

Dear [Credit Reporting Agency Name],

I am writing to formally request a reconsideration of a hard inquiry that was placed on my credit report dated [Insert Date of Inquiry]. The inquiry in question was initiated by [Lender/Company Name], and my account number is [Account Number if applicable].

Upon reviewing my credit report, I noticed this inquiry and would like to provide context surrounding it. [Explain the reason for the inquiry, for example, "I applied for a loan to finance my home renovation and did not intend for this inquiry to impact my credit rating significantly."].

I understand the importance of maintaining a good credit score and assure you that my intention was solely to [Explain Purpose, e.g., "secure necessary funds for home improvement"]. Given the circumstances, I kindly ask if you could consider removing this hard inquiry from my credit report.

I appreciate your attention to this matter and look forward to your favorable response. Please feel free to contact me at [Your Phone Number] or [Your Email Address] should you require any further information.

Thank you for your understanding.

Sincerely,

[Your Name]