Credit Inquiry Dispute Letter

Date: [Insert Date]

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Email]
[Your Phone Number]

[Recipient Name] [Credit Bureau Name] [Credit Bureau Address] [City, State, Zip Code]

Dear [Recipient Name],

I am writing to formally dispute an inaccurate credit inquiry listed on my credit report. My name is [Your Name] and my Social Security Number is [Your SSN]. Upon reviewing my credit report, I noticed that there is an inquiry from [Creditor's Name] dated [Inquiry Date], which I believe is incorrect.

I did not authorize this inquiry, and I would like it to be investigated and removed from my credit report as it impacts my credit score negatively. Please find enclosed copies of relevant documents to support my claim, including my identification and proof of the inaccuracies.

I appreciate your prompt attention to this matter and look forward to your response.

Sincerely,

[Your Name]