

Dispute Letter for Credit Inquiry Discrepancy

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State, Zip Code]

Subject: Dispute of Credit Inquiry Discrepancy

Dear [Credit Bureau Name],

I am writing to formally dispute inaccurate information contained in my credit report regarding inquiries. My name is [Your Name], and my Social Security Number is [Your SSN].

Upon reviewing my credit report, I noticed that there are discrepancies in the inquiries listed. Specifically, I identified an unauthorized inquiry from [Insert Creditor Name] on [Insert Date of Inquiry]. I did not authorize this credit inquiry, and it should not be reported on my credit file.

According to the Fair Credit Reporting Act, I am entitled to dispute inaccuracies on my credit report. Therefore, I kindly request that you investigate this matter and remove the unauthorized inquiry from my record.

Enclosed are copies of [any supporting documents such as identification, previous correspondence, or other relevant information] to support my dispute.

Please provide me with an update on your investigation within 30 days, as required by law.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Signature (if sending a physical letter)]

[Your Printed Name]