

Credit Report Dispute Letter

Your Name

Your Address

City, State, Zip Code

Email Address

Phone Number

Date

Credit Reporting Agency

Agency Address

City, State, Zip Code

Subject: Dispute of Hard Inquiries on Credit Report

Dear [Credit Reporting Agency Name],

I am writing to formally dispute certain hard inquiries listed on my credit report dated [insert date of credit report]. I have identified the following inquiries that I believe are inaccurate and should be investigated:

- [Name of Creditor 1] - Inquiry Date: [Date]
- [Name of Creditor 2] - Inquiry Date: [Date]
- [Name of Creditor 3] - Inquiry Date: [Date]

These inquiries were not authorized by me, and I request that you provide evidence of my consent for these inquiries. Under the Fair Credit Reporting Act (FCRA), I have the right to dispute inaccurate or unverifiable information on my credit report.

Please conduct an investigation of these inquiries. If it is determined that they are indeed inaccurate, I request that they be removed from my credit report.

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

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]