

Unauthorized Credit Inquiry Dispute Letter

Your Name
Your Address
City, State, Zip Code
Email Address
Phone Number
Date

Credit Reporting Agency Name
Agency Address
City, State, Zip Code

Dear [Credit Reporting Agency/Name],

I am writing to dispute an unauthorized credit inquiry on my credit report. I recently obtained a copy of my credit report from your agency and noticed that there is a credit inquiry listed that I did not authorize.

The unauthorized inquiry is as follows:

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

As per the Fair Credit Reporting Act, I request that you investigate this inquiry and remove it from my credit report. I have not applied for credit or given permission for this inquiry; therefore, it is inaccurate and should not be reflected on my credit report.

Enclosed are copies of my identification documents and any relevant information to assist you in your investigation. Should you require further information, please do not hesitate to contact me at the above phone number or email address.

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

Sincerely,

Your Name