

# Unauthorized Credit Inquiry Dispute Letter

Your Name  
Your Address  
City, State, Zip Code  
Email Address  
Phone Number  
**Date: [Insert Date]**

Consumer Reporting Agency  
Address of the Agency  
City, State, Zip Code

## **Subject: Dispute of Unauthorized Credit Inquiry**

Dear [Consumer Reporting Agency],

I am writing to formally dispute an unauthorized credit inquiry that appears on my credit report. The inquiry in question was conducted on [Insert Date of Inquiry] by [Name of Creditor or Company]. I did not authorize this inquiry, nor did I request any credit services from this entity.

As per the Fair Credit Reporting Act, I request that you investigate this matter and remove the unauthorized inquiry from my credit file. Please find attached any supporting documentation related to my request.

If this matter is not resolved promptly, I may consider taking legal action to protect my rights under the Fair Credit Reporting Act and any applicable state laws.

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

Sincerely,  
[Your Name]