[Your Name]

[Your Address]

[Your City, State Zip]

[Credit Bureau Name]

[Credit Bureau Address]

[Credit Bureau City, State Zip]

RE: Request Investigation of Credit Inquiry on My Behalf

Dear Credit Bureau,

I hope this letter finds you well. I am writing to formally dispute two (2) credit inquiries that appear on my credit report, which I believe are not accurate and are causing potential harm to my creditworthiness. As a consumer, I am protected by the provisions of the Fair Credit Reporting Act (FCRA), the Equal Credit Opportunity Act (ECOA), and the Metro 2 laws, which require accurate and fair reporting of credit information.

**According to the Fair Credit Reporting Act, credit inquiries can only be made for the following permissible purposes:**

1. **A Firm Offer of Credit**
2. **Insurance**
3. **An Application for Employment**
4. **A Court Order**

The first inquiry in question was purportedly initiated by (Company X) on (XX-XX-XXXX). However, I have no recollection of conducting any business with (Company X) or authorizing this credit inquiry. In accordance with my rights under FCRA, I contacted (Company X) directly to rectify this matter, requesting that they remove the inquiry from their records and update all credit reporting agencies accordingly. They have assured me of their cooperation in resolving this issue, but to ensure a thorough investigation, I am also approaching your agency.

The second inquiry was made by (Company Y), with whom I do recall engaging as they facilitated my recent auto loan. However, it is important to note that I also applied for similar loans from (Company W and Company Z) in close proximity to (Company Y's) inquiry. Based on my research and the Metro 2 laws, only (Company Y, W, or Z) should be legitimately listed on my credit report.

In accordance with Section 604 of the Fair Credit Reporting Act, consumer reports may only be used for the purposes described in 15 U.S. Code § 1681b In general. Subject to subsection (e), any consumer reporting agency may furnish a consumer report under the following circumstances and no other:

(F) otherwise has a legitimate business need for the information (i) in connection with a business transaction that the consumer initiates.

Under 15 U.S. Code § 1681i, Paragraph (5) Treatment of Inaccurate or Unverifiable Information (A) In general. If, after any reinvestigation under paragraph (1) of any information disputed by a consumer, an item of the information is found to be inaccurate or incomplete or cannot be verified, the consumer reporting agency shall- (i) promptly delete

Given my intention to apply for a home mortgage in the near future for my family, it is of utmost importance that my credit report accurately reflects my creditworthiness. Hence, I respectfully request the immediate removal of these disputed inquiries from my credit report.

I kindly ask that you conduct a thorough investigation into these matters and provide me with a comprehensive report of your findings within the next two weeks, as stipulated by the FCRA. Timely resolution of this dispute will be greatly appreciated.

Thank you for your prompt attention to this matter and for ensuring that the information on my credit report is fair, accurate, and compliant with the relevant laws.

Sincerely,

FIRST AND LAST NAME

[Your Name]

[Your Address]

[City, State, ZIP]

[Phone Number]

[Email Address]

[Date]

[Name of Credit Bureau]

[Credit Bureau Address]

[City, State, ZIP]

Re: Credit Dispute for Unauthorized Hard Inquiries

Dear [Name of Credit Bureau],

I am writing to formally dispute several unauthorized hard inquiries listed on my credit report (File Number: XXXXXXXX). I recently obtained a copy of my credit report and noticed that these hard inquiries have negatively impacted my credit score. I request the immediate removal of these inquiries from my credit report in accordance with the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681 et seq., and any other applicable consumer protection laws.

**The unauthorized hard inquiries in question are as follows:**

1. **[Creditor Name] - Inquiry Date: [MM/DD/YYYY]**
2. **[Creditor Name] - Inquiry Date: [MM/DD/YYYY]**
3. **[Creditor Name] - Inquiry Date: [MM/DD/YYYY]**

As a consumer, I am protected under the FCRA, which states that a person must provide written authorization or have a permissible purpose for a creditor to access my credit report. I do not recall giving my written consent for these hard inquiries, and I have no record of any transactions or applications that would have required such inquiries.

In accordance with Section 604 of the Fair Credit Reporting Act, consumer reports may only be used for the purposes described in 15 U.S. Code § 1681b In general. Subject to subsection (e), any consumer reporting agency may furnish a consumer report under the following circumstances and no other:

(F) otherwise has a legitimate business need for the information (i) in connection with a business transaction that the consumer initiates.

Under 15 U.S. Code § 1681i, Paragraph (5) Treatment of Inaccurate or Unverifiable Information (A) In general. If, after any reinvestigation under paragraph (1) of any information disputed by a consumer, an item of the information is found to be inaccurate or incomplete or cannot be verified, the consumer reporting agency shall- (i) promptly delete

Furthermore, I would like to request a written confirmation of the completion of the investigation and the removal of these unauthorized inquiries. If you require any additional information to process this dispute, please do not hesitate to contact me.

Thank you for your prompt attention to this matter. I trust that you will handle my dispute in accordance with the FCRA and other applicable laws.

Sincerely,

[Your Name]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Today's Date]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State, Zip Code]

Re: Dispute of Unauthorized Hard Inquiries on [Your Name]'s Credit Report

To Whom It May Concern,

I am writing to dispute unauthorized hard inquiries that are present on my credit report. As a responsible consumer, I understand the importance of accurate credit reporting, and I am exercising my rights under the Fair Credit Reporting Act (FCRA) and other applicable consumer protection laws.

**The unauthorized hard inquiries I am disputing are as follows:**

1. **[Creditor Name] – Inquiry Date: [Inquiry Date]**
2. **[Creditor Name] – Inquiry Date: [Inquiry Date]**

Please note that I did not authorize or initiate these inquiries, nor did I provide written or oral consent for these parties to access my credit report. According to **Section 604(a)(3) of the FCRA**, a credit reporting agency may furnish a consumer's report only under limited circumstances, such as when a consumer has given written or oral permission or when the transaction is initiated by the consumer. In this case, neither of these conditions has been met.

As required by the FCRA, I kindly request that you conduct a prompt and thorough investigation into these unauthorized hard inquiries and remove them from my credit report. Under Section 611 of the FCRA, you must complete this investigation within 30 days of receiving my dispute letter.

Please send me written confirmation that you have received this dispute and an updated copy of my credit report reflecting the removal of these unauthorized inquiries. If you determine that these inquiries were indeed authorized, please provide proof of my consent in writing.

I appreciate your attention to this matter and expect a timely resolution in accordance with the FCRA and other applicable consumer protection laws.

Thank you for your cooperation.

Sincerely,

[Your Name]