# Unauthorized Inquiry Removal Letter

[Your Name]   
[Your Address]   
[City, State, ZIP Code]   
[Your Email]   
[Your Phone Number]   
[Date]   
  
[Credit Bureau Name]   
[Credit Bureau Address]   
  
Subject: Dispute of Unauthorized Credit Inquiries   
  
Dear [Credit Bureau],   
  
I recently reviewed my credit report and discovered \*\*unauthorized hard inquiries\*\* that I did not approve. These inquiries are negatively affecting my credit score and were made without my knowledge or consent. The inquiries I am disputing include:   
  
1. \*\*Company Name:\*\* [Company]   
 - \*\*Date of Inquiry:\*\* [Date]   
  
2. \*\*Company Name:\*\* [Company]   
 - \*\*Date of Inquiry:\*\* [Date]   
  
According to the \*\*Fair Credit Reporting Act (FCRA) Section 609\*\*, I have the right to request verification of these inquiries. If you are unable to provide proof that I authorized these inquiries, I request that they be \*\*removed from my credit report immediately\*\*.   
  
I have attached a \*\*copy of my identification\*\* and a \*\*highlighted copy of my credit report\*\* for your reference. Please complete this request within \*\*30 days\*\*, as required by law, and provide a written confirmation of your actions.   
  
Sincerely,   
[Your Name]

# Follow-Up Inquiry Removal Letter

[Your Name]   
[Your Address]   
[City, State, ZIP Code]   
[Your Email]   
[Your Phone Number]   
[Date]   
  
[Credit Bureau Name]   
[Credit Bureau Address]   
  
Subject: Follow-Up – Dispute of Unauthorized Credit Inquiries   
  
Dear [Credit Bureau],   
  
On \*\*[Date]\*\*, I sent a formal dispute regarding \*\*unauthorized credit inquiries\*\* on my report. I have yet to receive a response regarding the outcome of my dispute.   
  
To reiterate, I am disputing the following hard inquiries:   
  
1. \*\*Company Name:\*\* [Company]   
 - \*\*Date of Inquiry:\*\* [Date]   
  
2. \*\*Company Name:\*\* [Company]   
 - \*\*Date of Inquiry:\*\* [Date]   
  
Under the \*\*Fair Credit Reporting Act (FCRA) Section 609\*\*, if these inquiries cannot be verified as authorized by me, they must be \*\*removed immediately\*\*. Failure to respond within \*\*15 days\*\* will leave me no choice but to escalate my complaint with the \*\*Consumer Financial Protection Bureau (CFPB)\*\* and other regulatory agencies.   
  
I expect a response confirming the removal of these inquiries as soon as possible.   
  
Sincerely,   
[Your Name]