

Hard Credit Inquiry Removal Letter

[Name]

[Address]

[City, State, Zip Code]

[Social Security Number]

[Date of Birth]

[Today's Date]

[Credit Report Dispute Department]

[Credit Bureau Name]

[Street Address]

[City, State, Zip Code]

Dear [Name of Credit Bureau],

I am writing to dispute an unauthorized inquiry on my credit report. On [insert date of report], I retrieved a copy of my credit report [insert credit report number] and discovered an inquiry that I have no knowledge of. Because I did not apply for credit with [insert creditor or lender], I have also reached out asking that they remove the inquiry from my credit profile.

Please launch an investigation into [creditor's name] inquiry to determine who authorized it. Upon completion, please provide written correspondence that details the results of your findings. Thank you for your help in resolving this matter.

Sincerely,

[Your Name]

[Your Signature]