[Today’s Date]

From: [Your Name]

[Street Address]

[City], [State] [Zip]

[Phone Number}

To: [Credit Bureau Name]

[Street Address]

[City], [State] [Zip]

RE: Request for Investigation of Unauthorized Credit Inquiry

To whom it may concern,

I am writing to dispute an unauthorized inquiry on my credit report. I retrieved a copy of my credit report from your organization on [date you pulled your credit report] and noticed a credit inquiry that I did not authorize.

I contacted [Lender’s Name] regarding the unauthorized inquiry and requested that they remove the inquiry from my credit profile.

At this time, I am requesting that you launch an investigation into the inquiry by [Lender’s Name] to determine who authorized it.

If you find that my claim is true and the inquiry is invalid, I am requesting that it be removed from my credit report and an updated copy of my credit report be sent to the address listed above upon resolution of the investigation.

If you find that the inquiry is valid, please send me proof along with a description of your investigation procedures within 15 days of the closure of this dispute.

Thanks in advance for your assistance with this matter.

Sincerely,

[Your Signature]

[Your Name Printed]