

[Your Full Name]  
[Your Address]  
[Your City, State, Zip Code]  
[Your Phone Number]  
[Your Email Address]  
[Date]

[Credit Bureau Name]  
[Credit Bureau Address]  
[City, State, Zip Code]

**Subject: Dispute of Unwarranted Credit Inquiry - [Case/Reference Number if applicable]**

Dear Dispute Department,

I am writing to formally dispute an unauthorized hard inquiry appearing on my credit report. I recently reviewed my credit report and noticed an inquiry that I did not authorize and for which I did not apply for credit.

The details of the disputed inquiry are as follows:

- **Company Name:** [Name of the creditor/company]
- **Date of Inquiry:** [Date shown on your report]

I have no record of any business relationship with this company, nor did I provide consent for them to access my credit file. This unwarranted inquiry is negatively impacting my credit score without cause.

Under the Fair Credit Reporting Act (FCRA), I request that you investigate this matter and remove this unauthorized inquiry from my credit file immediately. If your investigation finds that the inquiry was indeed unauthorized, please provide me with an updated copy of my credit report reflecting the deletion.

I have enclosed a copy of my [Driver's License/ID] and a [Utility Bill/Bank Statement] to verify my identity.

Thank you for your prompt attention to this grievance. I look forward to receiving a written response within 30 days regarding the outcome of your investigation.

Sincerely,

[Your Signature]

[Your Printed Name]