

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

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

RE: Formal Dispute of Unwarranted Credit Inquiry

To Whom It May Concern,

I am writing to formally dispute an unauthorized hard inquiry appearing on my credit report. I recently reviewed my credit file and discovered an inquiry that I did not authorize, nor did I apply for any credit or services with the listed institution.

The details of the inquiry are as follows:

- **Inquiry Institution:** [Name of Bank/Financial Institution]
- **Date of Inquiry:** [Date listed on report]

Under the Fair Credit Reporting Act (FCRA), credit reporting agencies and creditors are required to have a permissible purpose to pull a consumer's credit report. As I have no record of an application or relationship with this institution on the date mentioned, this inquiry is unwarranted and must be removed.

I demand that you investigate this matter and remove the unauthorized inquiry from my credit file immediately. Additionally, please provide me with a corrected copy of my credit report once the removal is complete.

Attached are copies of my [ID/Utility Bill/Credit Report Highlight] to verify my identity and the specific item in dispute.

Sincerely,

[Your Signature]

[Your Printed Name]