

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]

[Date]

[Lending Institution Name]
[Grievance/Compliance Department]
[Institution Address]

RE: Formal Grievance Regarding Unauthorized Hard Inquiry on Credit Report

To Whom It May Concern,

I am writing to formally lodge a grievance regarding an unauthorized hard credit inquiry performed by [Lending Institution Name] on my credit report dated [Date of Inquiry]. This inquiry was conducted with [Credit Bureau Name - e.g., Equifax/Experian/TransUnion].

I have not submitted an application for a mortgage, nor did I provide written or verbal authorization for your institution to access my credit file. As I am not currently seeking credit from your organization, this inquiry is unwarranted and has negatively impacted my credit score.

Under the Fair Credit Reporting Act (FCRA), credit inquiries must have a "permissible purpose." Since no such purpose exists in this instance, I request that you take the following actions immediately:

- Conduct an internal investigation into how this unauthorized inquiry occurred.
- Provide written confirmation that the inquiry was performed in error.
- Contact the relevant credit bureaus to request the immediate removal of this hard inquiry from my credit records.

Please provide a written response acknowledging receipt of this letter and outlining the steps taken to resolve this matter within [Number, e.g., 10] business days.

Thank you for your prompt attention to this serious matter.

Sincerely,

[Your Signature]
[Your Printed Name]