

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

[Date]

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

**Subject: Letter of Explanation Regarding Unrecognized Credit Inquiries**

To Whom It May Concern,

I am writing to formally request an investigation into several credit inquiries on my credit report that I do not recognize and did not authorize. I recently reviewed my credit report and identified the following inquiries that appear to be unauthorized:

- [Name of Creditor/Company] - [Date of Inquiry]
- [Name of Creditor/Company] - [Date of Inquiry]
- [Name of Creditor/Company] - [Date of Inquiry]

I have no record of applying for credit, services, or employment with these companies on the dates listed. I am concerned that these inquiries may be the result of identity theft or reporting errors. These unauthorized inquiries are negatively impacting my credit score.

Please investigate these items and provide me with documentation proving that I authorized these inquiries. If no such authorization exists, I request that these inquiries be removed from my credit file immediately.

I have enclosed a copy of my government-issued ID and a recent utility bill to verify my identity. Please notify me in writing once the investigation is complete and the corrections have been made.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]  
[Your Printed Name]

**Enclosures:**

- Copy of Identity Document (Driver's License/Passport)
- Copy of Utility Bill (Proof of Address)
- Highlighted copy of credit report showing unauthorized inquiries