

[Your Name]
[Your Address]
[Your City, State, Zip Code]
[Your Social Security Number]
[Your Date of Birth]

[Date]

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

Subject: Dispute of Unauthorized Credit Inquiry and Notice of Incomplete Application

To Whom It May Concern,

I am writing to formally dispute a hard inquiry appearing on my credit report that I did not authorize and for which no completed application exists. The details of the inquiry are as follows:

- **Creditor Name:** [Name of Institution]
- **Date of Inquiry:** [Date shown on report]

I have no record of completing or submitting a formal application for credit with this institution. Under the Fair Credit Reporting Act (FCRA), a "permissible purpose" is required for a hard inquiry to remain on a credit file. Because the application process was never completed or authorized by me, this inquiry is inaccurate and incomplete.

Please investigate this matter with the creditor listed above. If they cannot provide a copy of a signed or completed application authorizing this specific inquiry, I request that the inquiry be removed from my credit profile immediately.

I have enclosed a copy of my government-issued ID and a utility bill as proof of my identity. Please notify me in writing once the investigation is complete and the correction has been made.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures:

- Copy of Driver's License
- Copy of Utility Bill
- Copy of Credit Report highlighting the disputed inquiry