

[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]

RE: Formal Notice of Missing Documentation for Credit Inquiry (Report Confirmation #: [Report Number])

To Whom It May Concern,

I am writing to formally dispute an unauthorized hard inquiry appearing on my credit report. Upon reviewing my credit file, I have identified an inquiry from [Name of Lending Institution/Company] dated [Date of Inquiry] for which I have no record of providing authorization.

Under the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681b, a credit reporting agency may only furnish a consumer report under specific permissible purposes. I am hereby requesting that you provide physical evidence of my signature or an electronic consent log that demonstrates I authorized this specific inquiry.

If you are unable to produce the required documentation verifying that this inquiry was authorized by me, I demand that the inquiry be deleted from my credit file immediately as it constitutes an inaccurate and unsubstantiated entry.

Please investigate this matter and provide a written response within 30 days confirming the removal of this inquiry or providing the requested documentation of authorization.

Sincerely,

[Signature]

[Your Printed Name]
[Last 4 Digits of Social Security Number]