

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

[Date]

[Creditor Name]
[Creditor Address]
[City, State, Zip Code]

Subject: Request for Explanation of Recent Credit Inquiry

To Whom It May Concern,

I am writing to you after reviewing my recent credit report from [Name of Credit Bureau]. I noticed a hard inquiry made by your company on [Date of Inquiry].

I do not recall applying for credit or authorizing an inquiry from your organization. Therefore, I am requesting a formal explanation regarding the purpose of this inquiry and a copy of any documentation or application that authorized you to pull my credit report.

If this inquiry was made in error, I request that you contact the credit bureaus to have it removed from my file immediately. Please provide a written confirmation once this has been addressed.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]