

[Your Name]
[Your Address]
[Your City, State, Zip Code]
[Your Phone Number]
[Last 4 Digits of Social Security Number]

[Date]

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

RE: Formal Request for Evidence of Authorization Regarding Unresolved Credit Inquiry

To Whom It May Concern,

I am writing to follow up on a previously disputed credit inquiry that remains on my credit report. Despite my previous correspondence, the following inquiry has not been removed or adequately explained:

- **Inquiring Company:** [Name of Company]
- **Date of Inquiry:** [Date]

Under the Fair Credit Reporting Act (FCRA), credit bureaus are required to provide accurate information. I have no record of authorizing this specific inquiry and have no existing business relationship with the company listed above. Therefore, I request that you provide me with physical evidence of my authorization for this inquiry, such as a signed credit application or an electronic signature log.

If you are unable to provide documented proof that I initiated this credit request, please remove the inquiry from my credit file immediately. This unauthorized inquiry is negatively impacting my credit score without a permissible purpose.

Please provide a response and an updated copy of my credit report within 30 days of receiving this letter.

Sincerely,

[Your Signature]
[Your Printed Name]