Date:

[Creditor Name]

[Creditor Address]

Re: Unauthorized Credit Inquiry

Dear [Creditor Name],

I just recently obtained a copy of my [Name of Credit Reporting Agency] credit report. The credit report is showing a credit inquiry initiated by your company on [date of inquiry] that I do not recall authorizing.

I understand that you should not be allowed to place an inquiry on my credit report unless I have authorized it. Please have this inquiry removed from my credit report because it is making it difficult for me to acquire credit.

I have sent this letter certified mail because I need your prompt attention and response to this matter. Please forward me documentation that you have had the unauthorized inquiry removed from my credit report.

If you find that my dispute is incorrect, and you did have my authorization to inquire into my credit report, please send me documented proof of my authorization.

Thank you for your prompt attention to this matter,

[Your full name]

[Your full address]