**CREDIT INQUIRY DISPUTE LETTER**

Credit inquiries will not necessarily tank your credit score, but they can lower it by more than a few points if you are not careful.

A credit inquiry removal letter is used to alert the credit bureaus of an unauthorized inquiry and request that it be removed. Upon receipt, it is the credit bureaus duty to investigate your claim with the information provider and decide about whether it should remain or be deleted from your credit report.

While inquiries do not have a major impact on your credit score, damage could result if too many appear in a short window of time. That is why it’s important to have unauthorized inquiries removed as your report should only reflect what is accurate.

Before sending a credit inquiry dispute letter, make sure you have frozen your credit file with the four-specialty consumer credit reporting agencies; especially SageStream. Most credit inquiries are verified by the SageStream database.

Hard credit inquiries sit on your report for 24 months. However, they are only factored into the FICO scoring model for 12 months, which means your score will no longer be impacted after this time period.

Look at your credit report to determine if this dispute is worth tackling, especially if the disputes are older than 12 months.

YOUR NAME

YOUR ADDRESS

CITY, STATE, ZIP

SSN: XXX-XX-XXXX | DOB: XX/XX/XXXX

DATE

CREDIT BUREAU

ADDRESS

CITY, STATE ZIP

Dear CREDIT BUREAU NAME:

I am writing to you to request that you remove the following unauthorized inquiry(ies) from my credit report:

Creditor: CREDITOR NAME

Inquiry Date: DATE

Attached is a copy of the letter that I have sent directly to the creditor disputing their reporting.

I understand that per the Fair Credit Reporting Act, you are required to notify me of your investigation results within 30 days. My contact information is provided below, and I have included proof of my social security and current address to avoid any delays in your response time.

I look forward to receiving an updated copy of my credit report reflecting the above correction.  Thanking you in advance.

Sincerely,

YOUR NAME

YOUR NAME

YOUR ADDRESS

CITY, STATE, ZIP

DATE

CREDITOR’S NAME

ADDRESS

CITY, STATE, ZIP

Dear CREDITOR’S NAME,

This letter is your formal notice to cease your unauthorized hard inquiries into my credit report and, a formal demand that you immediately contact the credit reporting agencies and credit bureaus, where your organization has made inquiries into my credit history, to have your illegal inquiries removed.

Be advised that I will be checking my reports to ensure you have had the following unauthorized inquiries removed:

Date of Inquiry: xx/xx/xxxx

Credit Bureaus Reported to: NAME OF BUREAU(s)

To my knowledge, I have not signed any documents authorizing your organization to view my credit history therefore, your inquiry into my credit report violates the Fair Credit Reporting Act, Section 1681b(c): Transactions Not Initiated by Consumer.

If you are in possession of any document that you believe authorizes you or your organization to make inquiries into my credit report, I respectfully request a copy of this document be sent to my address listed above so that I may verify its validity.

assuming you do not possess inquiry authorization, I request that, after removing your unauthorized inquiries from my credit profiles, you also remove all my personal information from your records and send me confirmation that you have complied with my requests.

Sincerely,

YOUR NAME