**Remove Inquiry Creditor Example 1**

Creditor Name

Creditor Address

Creditor City, State, and Zip Code

Your Name

Your Address

Your City, State, and Zip Code

Date

Dear CREDITOR NAME,

Re: Account Name and Number

According to my most recently credit report, your company is currently reporting to the three credit bureaus that I applied for credit with your organization. I did not granting you authorization to review my credit report.

The Fair Credit Report Act requires that a creditor to be able to verify the written authorization of the consumer giving the creditor permission to review their credit. If you can provide a copy of a credit application authorizing the disclosure of my credit files with my signature, I will accept the inquiry. If a signed authorization cannot be found please remove the inquiry from the three main credit bureaus.

The presence of this inquiry is adversely effecting my credit report and is impending my ability to obtain necessary credit. Time is of the essence so I would greatly appreciate a response from you within thirty (30) days.

Please mail me the copy of the signed application or a letter indicating your intention to delete the inquiry.

Thank you for your time,

YOUR SIGNATURE

YOUR FIRST AND LAST NAME