

{client\_first\_name}{client\_last\_name}

{client\_address}

{client\_previous\_address}

{bureau\_address}

{curr\_date}

RE: Request for Investigation of Unauthorized Inquiry

To Whom It May Concern,

I checked my personal credit report, which I acquired from your organization on (INSERT DATE OF REPORT) and I noticed that this unauthorized inquiry had been made:

{dispute\_item\_and\_explanation}

I contacted (CREDITOR/FURNISHERS NAME), who placed the inquiry, and asked them to remove their credit inquiry from my credit profile. I also asked them to cease their illegal activities immediately, but to date there have been no responses from their office. Since sending the letter more than 30 business days ago, they have failed to respond and honor my request.

Therefore, I must request your help in resolving this matter. In accordance with the Fair Credit Reporting Act, I request you immediately initiate an investigation into this inquiry on my credit report to determine who authorized the inquiry. If, once your investigation is complete, you find my allegation to be true, please remove the unauthorized inquiry from my credit report and send me an updated copy of my credit report at my address listed above. If you do find the inquiry referenced above to be valid, I request that you please send me a full description of the procedures used in your investigation within 15 business days of the completion of the investigation.

Thank you for your help and assistance.

Sincerely,

{client\_signature}

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{client\_first\_name} {client\_last\_name}