



Inquiry Removal Dispute Kit

www.acrosstheboardinc.org

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PRO TIP:

As a consumer, you are legally permitted to dispute anything on your credit report. If you can not recall an item, believe that the amount is incorrectly reporting, or ANYTHING, you have the right to dispute it!

How To Modify The Inquiry Removal Letters To Fit Your Credit Needs:

1. **Insert the date.**
2. **Insert your personal information (name, address, and social security number).**
3. **Enter the Credit Bureaus information.**
4. **Enter in your Creditors Name and Inquiry Date.**

*****SEND ALL LETTER VIA CERTIFIED MAIL*******

It's very important to monitor your credit. Across The Board Inc, has provided resources below.

Identity IQ:

Check all three of all your credit reports \$1 at Identity IQ.

[Credit Reports Plus Identity Theft Protection | IdentityIQ](#)

Credit Karma:

Credit Karma give you access to TransUnion and Equifax credit report and scores weekly. Also, the two credit reports are FREE.

[Credit Karma](#)

***Disclaimer:** We are not lawyers. The content in this DIY credit repair booklet should **NOT** be used for legal advice in ANY way. We decided to share this information with you because it has worked for our clients. **You are solely responsible for any actions taken (or not taken) based on the material provided.** We make no warranty as to results that may be accomplished by using the information that we have provided. These letters can be used in many different ways, Credit Chick Sharon, LLC, will not be responsible for any damages (including, without limitation, indirect, consequential, special, or punitive damages) suffered or incurred by any person arising out of such person's use of or confidence of the information contained herein.

Please use at your own discretion.

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Inquiry Removal Letter 1:

Date

Your Name
Your Address

SS#:

Credit Bureau
Address of Credit Bureau

Re: Unauthorized Inquiry(s)

Hello,

I recently received a copy of my credit report and I noticed an inquiry that I did not authorize and of which I do not have knowledge. Please be advised that by law no inquiry can be place on my credit report without my authorization. I am requesting that this inquiry be removed immediately from my credit report. I Remove the following unauthorized inquiries from my credit report:

CREDITOR NAME
INQUIRY DATE

CREDITOR NAME
INQUIRY DATE

CREDITOR NAME
INQUIRY DATE

I HAVE ATTACHED MY CREDIT REPORT THAT SHOW THE HIGHLIGHTED INQUIRES. PLEASE DELETE THESE UNAUTHORIZED INQUIRES!!!

I have not signed any documents authorizing these organizations 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 and a serious breach of my privacy rights.

Please validate this information with these companies an provide me with copies of any documentation associated with these accounts bearing my signature, authorizing an inquiry. In the absence of any such documentation bearing my signature, I formally request that these fraudulent inquiries be immediately deleted from the credit file that you maintain under my Social Security number.

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 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.
Thank You,

(Print Name not SIGNED)

CC: Consumer Financial Protection Bureau
CC: Attorney General's Office
CC: Better Business Bureau

Inquiry Removal Letter 2:

Date

Your Name
Your Address

SS#:

Credit Bureau
Address of Credit Bureau

Re: Unauthorized Inquiry(s)

Hello,

This is my second request in contacting your company about this (these) unauthorized inquiry(ies) that had been placed on my credit report without my permission.

I am writing this letter since the Fair Credit Reporting Act (FCRA, Title 15 U.S.C. § 1681 et. seq.) prohibits anyone to view a consumer report without a PERMISSIBLE PURPOSE (see specifically § 1681s-3(b)).

I DID NOT apply for credit with this(these) company(ies):

CREDITOR NAME
INQUIRY DATE

CREDITOR NAME
INQUIRY DATE

CREDITOR NAME
INQUIRY DATE

Please explain in detail your purported permissible purpose giving you access to my credit file. In the event no such permissible purpose exists, please arrange for payment of no less than \$1,000 (ONE THOUSAND DOLLARS), payable to the name listed above.

Also be aware that, in the event you fail to promptly and fairly address this serious matter, I will pursue my legal remedies as provided for under the FRCA. Specifically, Title 15 U.S.C. §§ 1681n & 1681o which provide harsh penalties, including statutory and punitive damages, costs and attorney fees in appropriate cases, for non-compliance with the FCRA.

I would greatly appreciate a response from you within thirty (30) days for the presence of this inquiry is doing serious damage to my credit report and is inhibiting my credit worthiness.

Please immediately forward a letter indicating your intention to delete the inquiry or a copy of the original signed application.

Sincerely,

(Print Name not SIGNED)

CC: Consumer Financial Protection Bureau
CC: Attorney General's Office
CC: Better Business Bureau

Inquiry Removal Letter 3:

Date

Your Name
Your Address

SS#:

Credit Bureau
Address of Credit Bureau

Re: Unauthorized Inquiry (s)

Hello

This is my third attempt in writing to inform you that I never authorized the following company(ies) to check my Credit Report.

I am requesting that you delete this inaccurate inquiry(ies) from my Credit Report immediately and forward an updated copy of my Credit Report.

Remove the following inquiry(ies):

CREDITOR NAME
INQUIRY DATE

CREDITOR NAME
INQUIRY DATE

CREDITOR NAME
INQUIRY DATE

By law, in reference to my rights under the Fair Credit Reporting Act, I deserve and expect a timely response from your company to remove this(these) inquiry(ies).

Any person who procures a consumer report under false pretenses, or knowingly without a permissible purpose, is liable for \$1000 or actual damages (whichever is greater) to both the consumer and to the consumer reporting agency from which the report is procured.

The Fair Credit Reporting Act states:

§ 617. Civil liability for negligent noncompliance [15 U.S.C. § 1681o]

(a) In general, any person who is negligent in failing to comply with any requirement imposed under this title with respect to any consumer is liable to that consumer in an amount equal to the sum of

(1) any actual damages sustained by the consumer as a result of the failure;

(2) in the case of any successful action to enforce any liability under this section, the costs of the action together with reasonable attorney fees as determined by the court.

Lastly, be sure to include the name and address of the Company or individuals who were directly contacted in regards to this matter, so I can follow-up.

Thanks in advance for your time and prompt attention to this matter.

Sincerely,

(Print Name not SIGNED)

CC: Consumer Financial Protection Bureau
CC: Attorney General's Office

CC: Better Business Bureau

Inquiry Removal Letter 4:

Date

Your Name
Your Address

SS#:

Credit Bureau
Address of Credit Bureau

Re: Unauthorized Inquiry (s)

Hello,

I have attempted **several times** to resolve this matter directly with your company but never received the courtesy of a reply or any communication from you. Therefore, I will be instituting legal action against each for violating Title 15 U.S.C. § 1681i, also known as the Fair Credit Reporting Act ("FCRA").

I request you delete the(these) inquiry(ies) in to ensure that my credit report is accurate and correctly and fairly reflects my creditworthiness.

I DID NOT apply for credit with this(these) company(ies):

| CREDITOR NAME | CREDITOR NAME | CREDITOR NAME |
|---------------|---------------|---------------|
| INQUIRY DATE | INQUIRY DATE | INQUIRY DATE |

As I am sure you are aware, the FCRA provides a cause of action for the individual consumer as well as penalties and liabilities for both consumer reporting agencies and furnishers of information for non-compliance of violations of its provisions. More specifically, as you likely are aware, Title 15 U.S.C. §§ 1681n & 1681o provide for, among other things, punitive damages and attorney fees.

In any case, as previously stated, your refusal to abide by the FCRA can no longer be tolerated and any further willful noncompliance, and failure to promptly delete my inquiry(ies) will leave me no choice but to commence legal proceedings against you for your unjustified actions.

Pursuant to Sections 1681i, subdivisions (a)(6) (A) & (B), demand is hereby made that you provide me a copy of my accurate report, reflecting the removal of the(these) unauthorized inquiry(ies) which is the results of your reinvestigation "not later than 5 business days after the completion of the reinvestigation."

Federal Law states that you have thirty (30) days to complete your re-investigation. Be advised that the description of the procedure used to determine the accuracy and completeness of the information is also hereby requested, to be provided within fifteen (15) days of the completion of your re-investigation.

Thanks in advance for your time and prompt attention to this matter.

Sincerely,

(Print Name not SIGNED)

CC: Consumer Financial Protection Bureau
CC: Attorney General's Office
CC: Better Business Bureau