

Reasons To Dispute Inquiries:

Multiple Inquiries From Car Dealer-

- There are multiple inquiries all within one day of each other on my credit report but I only authorized one of them. Please remove all of these unauthorized inquiries immediately.

Fraud- (File an FTC report for any of these options and attach it to the dispute)

- I don't recognize this lender and I don't remember authorizing them to perform a hard inquiry on my credit report.

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I never authorized this lender to make a hard inquiry on my credit report.

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I am a victim of identity theft and I have never authorized this inquiry.

Previously Disputed And It Didn't Come Off-

- I previously attempted to dispute this inquiry. I don't agree with and am not content with the results of your investigation. Please mail me the proof of your investigation, supporting details/documents and proof from this lender was authorized to make this inquiry.

Name
Address
SSN:
DOB:

Credit Bureau Name
Credit Bureau Address

Date

Subject: Official Dispute Notification

I am writing to formally dispute this information reported on my consumer file. As of today, I am challenging the following inquiries:

- **INQUIRY NAME** placed on **DATE** – **POST REASON FROM ABOVE**
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I am requesting a thorough investigation of these matters and the removal of the above-listed information from my file within 30 days of receipt of this letter as required by FCRA. To assist with this process, I have enclosed a copy of my identification to prevent any delays in the investigation. Since you have everything you need to investigate this, I will not accept any stalling letter assuming that anyone besides myself have initiated this dispute. I am writing on behalf of myself and without any influence from unmentioned or unauthorized parties. Any response outside of a proper and full investigation into my claim may result in assumption of willful negligence. That may result in litigation.

Thank you for your prompt attention to this matter.

Sincerely,
[Your Name]
[Your Contact Information]
[Enclosure: Identification Copy]

Regards,

Name