

Today's Date

Your Full Name
Current Address
Current Phone Number

Attention: {insert credit reporting agency name}
{add CRA address here}

Dear {credit reporting agency}

This letter is a formal request to remove unauthorized inquiries from my credit report. I've enclosed a copy of the credit report that your organization provided me on {insert date of report}. I've listed the unauthorized inquiries below and also circled them in red on the enclosed report

Line Item {insert number}:

Creditor: {insert name of creditor(s) making the inquiry}

Please note that before making this request, I sent letters to the organizations responsible for these inquiries asking them to remove their unauthorized inquiries from my credit reports and to cease their illegal activity. Although I sent these letters return receipt requested and have proof that my letters were received more than 30 days ago, they have failed to respond therefore, I ask for your assistance in resolving this matter.

In accordance with the Fair Credit Reporting Act, I respectfully ask you to investigate my claim and, if after your investigation, you find my claim to be valid and accurate, I ask that you immediately delete the unauthorized inquiries outlined below. Furthermore, I ask that you send a corrected copy of my credit profile to me at the above address.

If your investigation determines the inquiry was authorized, I respectfully request you forward to me a description of the procedure used to determine this within 15 days of the completion of your re-investigation.

Thank you for your consideration and cooperation and if you have any questions concerning this matter I can be reached at (insert daytime phone number including area code).

Sincerely,

Signature
Printed Name

Credit Inquiry Removal Addresses

Experian:

National Consumer Assistance Center
PO Box 2002 Allen, TX 75013

TransUnion: (Eastern United States)

TransUnion
P.O. Box 2000
Chester, PA 19022

TransUnion: (Western United States)

P.O. Box 34012
Fullerton, CA 92831

TransUnion: (Puerto Rico)

TransUnion
Puerto Rico Consumer Relations
P.O. Box 13968
Santurce Station San Juan, PR00907-3968