

Today's Date

Your Full Name
Current Address
Current Phone Number

Attention: {Creditor's Name}
Credit Department
Creditor's Address

Dear {Creditor's Name}

This letter is your formal notice to cease your unauthorized hard inquiries into my credit report and, a formal demand that you immediately contact the credit reporting agencies and credit bureaus, where your organization has made inquiries into my credit history, to have your illegal inquiries removed. Be advised that I will be checking my reports to ensure you have had the following unauthorized inquiries removed:

Line Item {insert number}:

Made by: {insert name of company or person making the inquiry}

Made on: {insert date of inquiry}

Made with: {insert name of credit reporting agency}

To my knowledge, I have not signed any documents authorizing your organization 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.

If you are in possession of any document that you believe authorizes you or your organization to make inquiries into my credit report, I respectfully request a copy of this document be sent to my address listed above so that I may verify its validity. Given the amount of identity theft, I'm sure you'll agree that verifying your information is in your best interest.

Finally, assuming you do not possess inquiry authorization, I request that, after removing your unauthorized inquiries from my credit profiles, you also remove all of my personal information from your records and send me confirmation that you have complied with my requests.

Sincerely,

Signature
Printed Name