

HOW TO REMOVE CREDIT INQUIRIES

Re: Unauthorized Credit Inquiry

Dear [Creditor],

While reviewing a recent copy of my [Experian, TransUnion or Equifax] credit report I noticed a credit inquiry by your company that I do not recall authorizing.

I understand that you are allowed to put inquiries on my file, but only if I have given my authorization.

Please have this inquiry removed from my credit file as soon as possible. I have sent this letter certified mail because I need your prompt response to this issue.

I would greatly appreciate receiving a written response that you have had the unauthorized inquiry removed.

If you find that I am mistaken, then please send me proof of my authorization.

Thanks in advance,

[Signature]

[Your Name]

[SSN]