Your Name  
123 Your Street Address  
Your City, ST 01234

The Creditor Name (bank, credit card, etc.)  
Street Address  
Anytown, State 56789

Date:

Re: **Unauthorized Credit Inquiry**, 15 U.S.C. § 1681b Permissible Purpose Violation(s)

Dear Creditor (ex: American Express),

I recently received a copy of my Experian, Equifax and TransUnion credit report. The credit report showed a credit inquiry by your company that I do not recall authorizing. I understand that you shouldn't be allowed to put an inquiry on my file unless I have authorized it. Please have this inquiry removed from my credit file because it is making it very difficult for me to acquire credit.

I have sent this letter certified mail because I need your prompt response to this issue. Please be so kind as to forward me documentation that you have had the unauthorized inquiry removed.

If you find that I am remiss, and you did have my authorization to inquire into my credit report, then please send me proof of this.

Thanking you in advance,

Sincerely,

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Done this \_\_\_\_\_\_\_\_\_\_\_\_\_Day of \_\_\_\_\_\_\_\_\_\_\_\_\_\_ 20XX

I Your Name certify that a copy hereof has been served to all parties listed above by certified U.S. Mail # 0000 0000 0000 0000 0000