[[Date]]

[[Credit Bureau Name]]  
[[Address]]  
[[City, State, Zip]]

Dear [[Credit Bureau Name]]:

I recently reviewed my credit report and found unauthorized inquiries.

I contacted the below creditors and they have **NO proof I initiated such inquiries, nor written authorization and have failed to provide any permissible purpose.** Since, they do not have my authorization, written nor verbal I ask that you DELETE these authorized inquiries from my credit report immediately as there is no evidence of any authorization, nor any permissible purpose.

According to Section 604 of the Fair Credit Reporting Act Permissible Purposes of Consumer Reports 15 U.S. Code § 1681b In general. Subject to subsection (e), any consumer reporting agency may furnish a consumer report under the following circumstances and no other:

(F) otherwise has a legitimate business need for the information (i) in connection with a business transaction **that is initiated by the consumer.**

Under 15 U.S. Code § 1681i, Paragraph (5) Treatment of Inaccurate or Unverifiable Information (A) In general. If, after any reinvestigation under paragraph (1) of any information disputed by a consumer, an item of the information is found to be inaccurate or incomplete or cannot be verified, the consumer reporting agency shall- (i) **promptly delete**

The following inquiries are unauthorized:

Creditor: [[Creditor Name]]

Inquiry Date: [[Date]]

I understand that per the Fair Credit Reporting Act, you are required to notify me of your investigation results within 30 days. My contact information is provided below and I have included proof of my social security and current address to avoid any delays in your response time.

I look forward to receiving an updated copy of my credit report reflecting the above correction.  Thanking you in advance.

Sincerely,

[[Your Name]]  
[[Your Address]]  
[[Your SS#]]  
[[Your DOB]]

**COPY of SSN CARD**

**COPY OF ID CARD**

**(Driver’s License, Passport, State ID)**

**COPY of SSN CARD**