[Your Name] 🡪 Get from user

[Your Address] 🡪 Get from user

[Your City, State, Zip] 🡪 Get from user

SSN: [Your social security number] 🡪 Get from user

DOB: [Your date of birth mm/dd/yyyy] 🡪 Get from user

April 10, 2019

Equifax Information Services LLC

P.O. Box 740256

Atlanta, GA 30374

Subject: [Credit Report Number] 🡪 Get from user

Dear Equifax,

I reviewed a recent copy of my credit report and noted several unauthorized inquiries.

I have contacted the creditors noted below, and they stated that they have no evidence that I initiated the inquiries, either written or otherwise, and could not provide me with permissible purpose. As these inquiries are both unauthorized and unsubstantiated, I request that they be deleted from my credit report.

Per Section 604 of the Fair Credit Reporting Act (FCRA), all users of my credit report must have a permissible purpose. Specifically per Section 604(a)(3)(F), a consumer reporting agency may only furnish a report if the recipient:

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

Since there is no evidence that I initiated these requests, I request that these inquiries be removed from my credit report as per section 611(5)(A)(i), and that you promptly delete the following items from my credit report.

The following inquiries were not authorized:

1. [Creditor Name] 🡪 Get from user

[Inquiry Date] 🡪 Get from user

2.[Creditor Name] 🡪 Get from user

[Inquiry Date] 🡪 Get from user

As per the FCRA, you are required to notify me of the results of your investigation within 30 days. My contact information and social security number are noted at the top of this letter for your convenience, and to verify my identity and expedite this process.

Sincerely,

[Your Name] 🡪 🡪 Get from user