Hard Inquiry Verification Letter

You’ll send this letter to a creditor listed on your credit report

Use this letter to confirm whether an unfamiliar hard inquiry is valid or not. Some creditors do business and report under different names, so an inquiry you don’t recognize could be valid.

Send this letter to the company that reported the hard inquiry. Their contact details will be found on your credit report. You may wish to call them first, but always follow up with a written inquiry sent by registered mail with a return receipt requested.

If you verify that the inquiry is not valid you will send a hard inquiry removal letter to the credit bureaus where the inquiry appears.

(Your name)

(Your address)

(Date)

(Name of the business that reported the hard inquiry)

(Address of the company that reported the inquiry)

Re: Verification of Hard Inquiry

Greetings,

I recently reviewed my credit report from (insert name of credit bureau) and noticed a credit inquiry from your company. The credit inquiry record contained this information:

(insert all information found in the inquiry record on your credit report)

I have no recollection of any application for credit or any other business transaction with your company that would generate a credit inquiry. I am concerned about the possibility of identity theft.

I would like to request further information on the nature of this transaction that would help me verify that the inquiry was authorized by me. What application was made and for what service or product? What signed document authorized this inquiry?

I appreciate your assistance in this matter.

Sincerely,

(Your Name)