Inquiry Removal Letter Round 2

SEND TO CREDIT BUREAUS

ATTACH A COPY OF YOUR ID

Your Name
Your Address
Credit Bureau Name
Credit Bureau Address

Date
RE: Social Security Number: 000-00-0000

To Whom It May Concern,

This letter is a follow up to my original letter dated (insert date of original letter) regarding an inaccuracy in your credit reporting. Specifically, as it relates to credit inquiries that I did not authorize, made by the following companies:

Inquiries:

1. (insert company name & inquiry date)
2. (insert company name & inquiry date)
3. (insert company name & inquiry date)
4. (insert company name & inquiry date)

I did not authorize anyone employed by these companies to make any inquiry and view my credit report. This is a violation of the Fair Credit Reporting Act Section 1681b(c) and a serious breach of my privacy rights.

am making this final goodwill gesture to allow you to correct your erroneous reporting, and I am maintaining a careful record of my communications with you for the purpose of filing a complaint with the Consumer Financial Protection Bureau and the Attorney General's office, should you continue in your non-compliance. I further remind you that, as in Wenger v. Trans Union Corp., No. 95-6445 (C.D.Cal. Nov. 14, 1995), you may be liable for your willful non-compliance.

Failure to respond satisfactorily within 30 days of receipt of this certified letter may result in a small claims action against your company, seeking $1,000 per violation for:

- Defamation
- Negligent Enablement of Identity Fraud
- Violations of the Fair Credit Reporting Act

My contact information is as follows:
P.S. Please be aware that dependent upon your response, I may be detailing any potential issues with your company via an online public press release, including documentation of any potential small claims action.

CC: Consumer Financial Protection Bureau
CC: Attorney General's Office
CC: Better Business Bureau