

## Disputing Specific Items and Inquiries

Date

Credit Bureau  
Address

RE: Acct. #...

Dear (Credit Bureau Name):

Going over my credit report I have found it has many errors. I request your investigation of the following:

1. Sears I spoke with Sears again to verify my records. They confirmed this as my account and that there were no late payments to this account. They will draft a letter if needed to correct this error. Please contact this creditor
2. Foreclosure 5/98 I did not have a foreclosure in 1998 or since then. Please remove this.
3. Collection Account \_\_\_\_\_ I have tried to get to the bottom of this with the information your company supplied. How are you able to confirm when I cannot? (See enclosed copy). This is not mine. Please remove this.

The consumer has no protection against automobile salesman who are not concerned about a persons credit report or what problems multiple inquiries can cause. Your credit bureau has legal responsibility in this matter. There should be more supervision on access to credit files by salesman with these dealerships.

I did not authorize the following inquiries and demand they be remove from my file:

1. GMAC There is 4 different days in November of 20\*\*. Why would this be? Please remove 3 of these entries. I only authorized one time.
2. Ford Motor Acceptance Corp. I only authorized one. Please remove the other 4 entries.

These listed accounts are neither my debts nor my authorized inquiries. Please correct this by the removal of these items from my credit report. Please send a copy of my corrected possible to my address listed below.

Sincerely,

Your Signature  
Name  
Address  
Social Security Number \*

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\* <http://www.badcreditfixup.com>