DueSmart

# AUTH HARD-INQUIRY WORKSHEET

Investigate first. Dispute only what the facts support.

| A | U | T | H |
|---|---|---|---|
| **Appearance** | **User action** | **Third-party verification** | **Handling route** |
| Exact name, date, and report | Application or event near that date | Business response and case record | Keep, correct, dispute, or recover |

## 1 INQUIRY RECORD - do not write full account or Social Security numbers

**Inquiry name exactly as shown**

**Inquiry date**

**Reports showing it** ☐ Equifax ☐ Experian ☐ TransUnion ☐ Not checked yet

## 2 UNAUTHORIZED-INQUIRY INVESTIGATION

- ☐ Compare the date with cards, loans, dealer visits, rentals, utilities, mobile service, and financing.
- ☐ Contact the business through its official website or records - not an unsolicited message.
- ☐ Ask what application or permissible purpose produced the inquiry and whether another company name is involved.
- ☐ Record the contact date, channel, representative, case number, and exact response.
- ☐ If an error is confirmed, request written confirmation. If identity theft is supported, use IdentityTheft.gov.

## 3 HANDLING ROUTE

- ☐ Keep accurate authorized inquiry
- ☐ Request business correction
- ☐ Dispute a specific inaccuracy
- ☐ Use identity-theft recovery plan
- ☐ Keep investigating - facts unclear

Truth check: An unfamiliar display name is not proof of fraud. Do not dispute an inquiry you authorized.

## 4 LAWFUL DISPUTE-LETTER OUTLINE

Use only if the facts support a specific inaccuracy or unauthorized inquiry.

**Report company and confirmation number:**

**Exact inquiry name and date:**

**What I know is true:**

**Requested action: investigate and correct/remove if:**

**Copies enclosed: marked report page, business response, other:**

Keep a complete copy, proof of delivery, response, and the updated report. Send copies - not originals.

## OFFICIAL ACTION LINKS - confirm current instructions before sending personal information

AnnualCreditReport.com · CFPB inquiry guide · CFPB dispute steps · IdentityTheft.gov

Equifax disputes · Experian disputes · TransUnion disputes · Interactive AUTH worksheet

DueSmart provides general education and organization support - not legal advice, identity-theft representation, credit-repair services, or a guarantee of deletion, score change, approval, or timing. Worksheet answers remain with you.