

(714) 869-5581



www.aarcredit.com  
info@aarcredit.com

Business Address  
7235 Dana drive Palmdale ca 93551

Name : **Hard inquir letter**

Price : **8.50**

{client\_first\_name} {client\_last\_name}  
{client\_address}

{bdate}  
{ss\_number}  
{bureau\_address}  
{curr\_date}



**RE: You Violated the United States Code Law 15  
U.S.C. § 1681(c)(1)(A)(B)(i)(3) FURNISHING reports in  
connection with credit or insurance transactions that  
are not initiated by consumer.**

After pulling a copy of my Consumer credit report I noticed that your agency is in multiple violations and I'm entitled to monetary compensation under FCRA 15 U.S. Code § 1681s-2 - **15 U.S.C. § 1681(c)(1)(A)(B)(i)(3) FURNISHING reports in connection with credit or insurance transactions that are not initiated by consumer (Inquires)-(1)**In general A [consumer reporting agency](#) may furnish a [consumer report](#) relating to any [consumer](#) pursuant to subparagraph (A) or (C) of subsection (a)(3) in connection with any [credit](#) or insurance transaction that is not initiated by the [consumer](#) only if—

**(A)**the [consumer](#) authorizes the agency to provide such report to such person or

**(B)(i)**the transaction consists of a [firm offer of credit or insurance](#).

**(3) INFORMATION regarding inquiries**

Except as provided in [section 1681g\(a\)\(5\) of this title](#), a [consumer reporting agency](#) shall not furnish to any [person](#) a [record](#) of inquiries in connection with a [credit](#) or insurance transaction that is not initiated by a [consumer](#).

Under FCRA **15 U.S. Code § 1681n(b) (B)** in the case of liability of a natural [person](#) for obtaining a [consumer report](#) under false pretenses or knowingly without a permissible purpose, actual damages sustained by the [consumer](#) as a result of the failure or \$1,000, whichever is greater **(2)**such number of punitive damages as the court may allow.

I did not initiate any of these inquires furthermore if you feel like I did please send me copies of my written signature giving consent to this matter please.

The items below should all be removed from my consumer report under 15 US Code **1681(c)(1)(A)(B)(i)(3)**.

{dispute\_item\_and\_explanation}



(714) 869-5581

www.aarcredit.com  
info@aarcredit.com

Business Address  
7235 Dana drive Palmdale ca 93551



under 15 US Code 1681n(b) civil liability of a natural person I've been violated.  
Also, we already involved and sent this letter to the Complaint portal  
for (**Consumer Financial Protection Bureau, State Attorney General's  
Office, Better Business Bureau, and Federal Trade Commission**).

Sincerely,

{client\_first\_name} {client\_last\_name}