

How to Remove Hard Inquiries

Step-by-Step Guide



HARD INQUIRY REMOVAL GUIDE

PULL YOUR CREDIT REPORT

Collections and especially charge-offs (c/o) can be tougher to get removed. A lot of times the original creditor still owns the account so when you ask for validation it's very easy for them to validate it. Why? Because they have your file!

If you have ever had a credit card or a loan that went into default, it's likely that your creditor has sent to collections or charged-off the debt to get rid of it. However, this doesn't mean that you are no longer responsible for the debt (Just try to apply for a mortgage and see what happens), and if not properly taken care of, it can result in major negative consequences on your credit report.

CALL EACH BUREAU

EXPERIAN

1-855-414-6048, enter your social then press 2, then 1, then 2, then 3. Ask to speak with the fraud department.

TRANSUNION

1/800-916-8800, press 0 to speak with a representative and ask for the call to be transferred to the fraud department.

EQUIFAX

1-888-548-7878 they change their process often. Follow the prompts and ask to speak with the fraud department.

If any of these ask if you have submitted a police report or FTC complaint tell them you are in process of doing that and that you will place a freeze on your reports yourself. If they ask if you have contacted your original creditor, say you already have.

If you have noticed any unauthorized inquiry on your report or someone applied for something in your name, make them aware that according to the FCRA (Fair Credit Reporting Act) that legally the unverified items MUST be removed.

List all the accounts that are not attached to any open or closed accounts. For example, if you had a Bank of America card that you opened in June 2018 and have an inquiry from August 2020, this item can be deleted off. Another example, if you have an inquiry from Ally Bank and you do not have any open or closed accounts with them, you can have this inquiry removed.

DON'T PANIC

If they place you on hold. When they return, they will investigate and it say it might take up to 30 days to complete that investigation. However, all the inquiries you asked to be removed should be deleted by the following business in most cases. Sometimes this process can take 48-72 hours but most results are had within the first 24 hours.

INQUIRY PHONE SCRIPT:

Experian: 855-414-6048 / enter SSN / then 1, then 2, then 3

TransUnion: 800-916-8800 / press 0 / enter SSN / ask to speak to the fraud department

Equifax: 888-548-7878 / enter SSN, ask to speak to the fraud department

If you are asked if you think you are a victim of fraud, tell the initial agent that you are not sure but you want to speak to the fraud department anyhow

KEY THINGS TO KNOW:

Inquiries stay on your credit report for 24 months from the date a company pulls your report, however they only affect your credit score for 12 months from that date.

Inquiries are 10% of your credit profile. There are three different ways to challenge your hard inquiries:

- Challenge the inquiry with the credit bureaus by way of an inquiry dispute letter.
- PHONE SCRIPT (Included below) - Call the credit bureaus and dispute the inquiry over the phone. This method may take you having to make multiple phone calls to land on the right rep to adhere. When one rep says no, call back.
- Challenge the inquiry directly with the creditor. This is sending a letter to the company that pulled your credit.

DISCLAIMER: Never challenge inquiries tied to an account or company you do or have done business with. You run the risk of that company closing your account due to what they believe is fraud!

PHONE SCRIPT (when contacting the credit bureaus, you may have to request the fraud department in order to get to a live person):

YOU: "I was looking over my credit report and have no idea where some of these inquiries came from. Before contacting you I took the time to contact each company myself and they could not give me any info on these inquiries. I was advised to contact you"

Credit Bureau: If you are asked if you believe this is tied to fraud - "I just know that I don't recall giving this company permission to pull my credit so idk"

Credit Bureau: they may ask if you have filed a police report

YOU: "I did not file a police report because your website says to contact the creditor which I did, it didn't say to file a police report"

Credit Bureau: at this point they should ask you which inquiries you don't recognize

You can list your inquiries. Some people have success listing them all during the phone call, others have success listing three at a time, and then calling back and trying again with an additional 3. A lot of it depends on the rep you get.

If they have removed the inquiries that you have requested, then congratulations!

If they ask if you want to add a fraud alert to your report, tell them no, you will freeze your credit report yourself, thank them and tell them to have a great day

If they do not ask you if you want to add a fraud alert – verify with them that they will not be placing a fraud alert and that you will place a freeze yourself on your credit report.

If you do not have success with the Agent, then politely hang up and try again in a few days. The key is to get to the “right” Agent who is willing to help you with this! It may take several calls – persistence and patience is key here!

Thank you for your order!

HOW TO USE THE LETTERS

1

[Click Here](#)



To get access to
letters links page

2

Make a copy of the letters and save it to
your computer before you used them

3

Edit the letters and send!

Credit Building Resources

Here are some helpful resources that may help you along
your journey as well

[Access Here](#)

Please feel free to contact us with any questions