


# 24 Hour Inquiry Removal Process

by:

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### HERE IS THE SECRET TO GET INQUIRIES DELETED IN 24-48 HOURS

**Example 1**

If you have a Navy Federal card that you opened in June 2018, this item cannot be deleted. Your account will be closed by the company because they think it is fraud.

**Example 2**

If you applied for a Capital One card and you got denied you can get the inquiry removed. Because you don't have an open account with Capital One. Even when you apply for credit cards for your business that ask for you SSN number. You can dispute your business inquiries on your personal credit report. Your business credit card or loan accounts do not show on your personal credit report. Make sure to dispute those inquiries that you got denied for personally and the you got from your business funding.

**Once you have your credit report. Call Experian first to get inquires off. Then call Equifax and Transunion.**

The Number to Each Credit Bureau

Experian: 1-855-414-6048 Enter your social then press 2, then 1, then 2, then 3. Ask to speak to the fraud department.

Equifax: 1-888-548-7878

Transunion: 1-800-916-8800 Press 0 to speak to a Rep and then ask the rep to transfer you to the

fraud department



## Script 1 For Experian

Call the Experian number I gave you in the beginning. After being transferred to the Fraud department. Follow the script below.

**You:** Hey I was looking over my report and I have no idea where some of these inquiries came from. Before calling you guys, I took the time to contact each company separately and none of them could give me any information on where these inquiries came from. The only cost of action they gave was to call you guys.

**Experian:** OK ma'am/sir do you believe this was a result of fraud?

**You:** Yes, these are unauthorized inquiries on my report somebody apply for something in my name.

**Experian:** Okay have you filed a police report?

**You:** Why would I file a police report and the website states to contact the creditor if I didn't recognize the inquiry it doesn't say anything about a police report.

**Experian:** Okay ma'am/sir which inquiries don't you recognize?

**You:** (List up to 10 inquiries) You can do more if you want.

**Experian:** Do you mind if I place you on a brief hold?

**You:** Not at all (10 minutes later)

**Experian:** OK ma'am/sir we have gone ahead and removed all 10 inquiries from your credit report. The changes should reflect within 24-48 hours. Is there anything else I can help you with? Would you like to add a fraud alert to your report?

**You:** No ma’am/sir I can freeze my credit in the Experian app whenever I want. But thank you so much have a great day! (Hang Up)



## Script 2 for Equifax

**You:** Hello I'm calling because I was looking over my report and I saw 7 inquiries I do not recognize. When I tried to file a Police report they would not let me because it wasn't a crime. When I checked your website, it told me to reach out to a creditor. I could not reach out to a creditor because I don't recognize any of them period so I called you guys.

The representative will ask you: Please give me the date and the name of the inquiries.

***Have Your Reports Ready And Give The Representative The Information. Please do not dispute inquiries you have open accounts wit. After giving the customer representative the information, the inquiries should be removed within 24-48 hours. You can set up a fraud alert if you want, just remember to take it off when applying for new credit.**

**Equifax:** I'm just following up with my request to have some inquiries removed. I called (make up a date and someone’s name) “Frank” and so and so said they confirmed that my police report was received, and the inquiries would be removed in 24-48 hours. They haven’t been removed.

**They should transfer you to the fraud department. When you get to the fraud department tell them what inquiries you don't recognize. They should remove them over the phone. After removal they will give you a confirmation number. You don't have to send a police report.**



# Script 3 (Can Be Used for Any Bureau

**When calling the three credit bureaus some customer representatives might tell you they can't remove the inquiries just hang up until you find a nice person that will.**

When you get on the phone with the customer representative period you are going to say that you notice unauthorized inquiries on your report or you notice someone apply for something in name.

You can also let them know you did research on the FCRA (Fair Credit Reporting Act) and that legally these unverified and unauthorized items must be removed.
They are going to ask you what accounts you want to dispute. List all accounts that are not attached to your open or accounts.

If they ask you about submitting a FTC/Police report for these accounts, say that you already did.

They may place you on hold. **DO NOT PANIC!** When they come back they should say they will investigate and it may take up to 30 days to complete the investigation. However, the following business day all of the inquiries you ask to get deleted should be deleted. Equifax may take longer but Max 48 hours.

**If you find this information helpful, don't hesitate to share your results with us!**

**Reminder: IF YOU'RE HAVING A HARD TIME TRY TO DO**
**1 INQUIRY AT A TIME CALL BACK TO BACK**
**GET DIFFRENT REPS GET THEM DELETED**
**1 AT A TIME!!!**

RESULTS MAY VARY