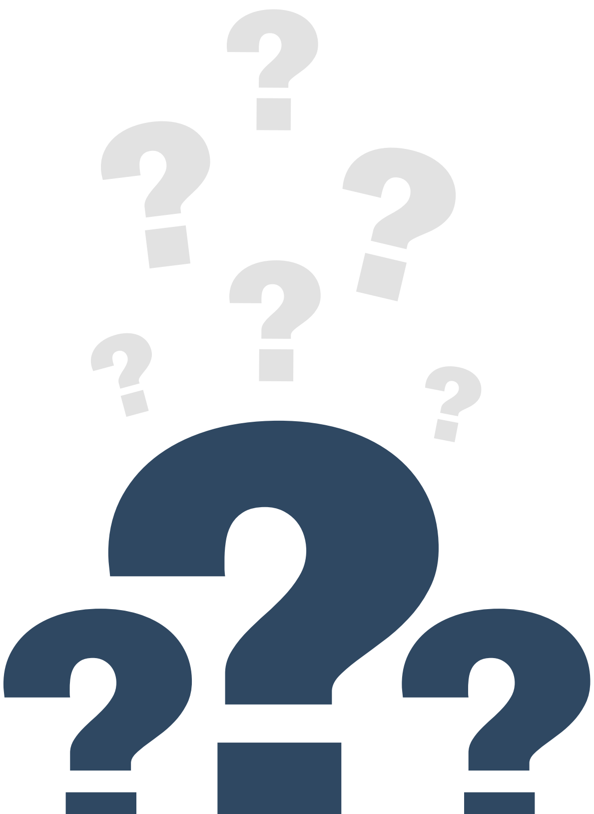
24-HOURS

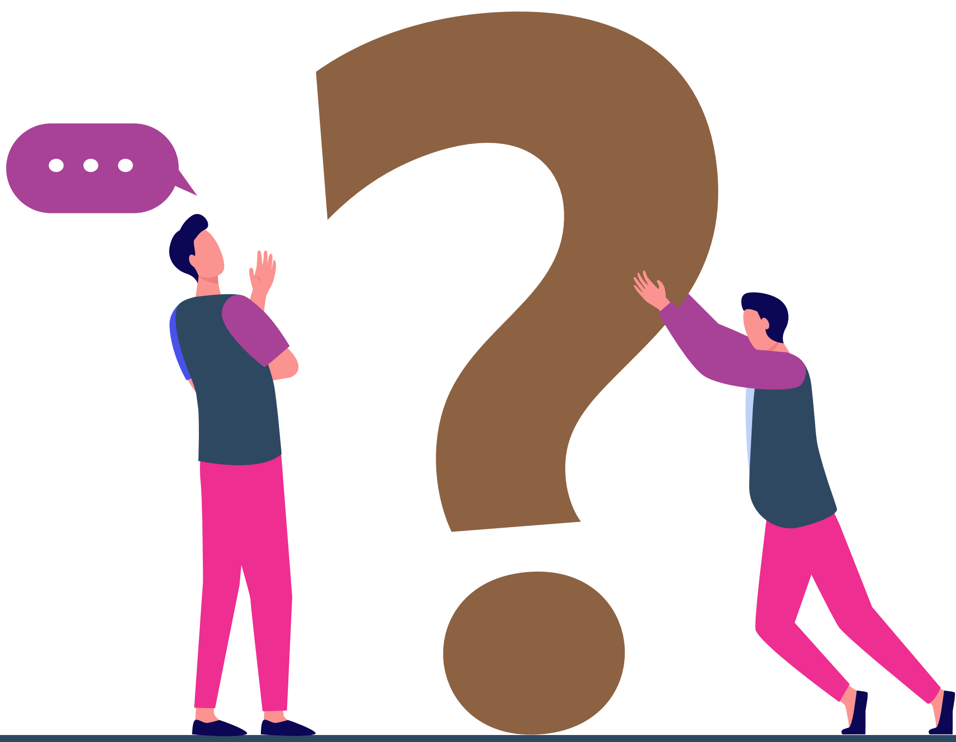
EXPRESS INQUIRY REMOVAL

EBOOK GUIDE

A STEP-BY-STEP GUIDE ON HOW TO REMOVE HARD INQUIRIES FROM ALL THREE CREDIT BUREAUS



- Did you try buying a car recently? Identity Stolen?
- Do you have unauthorized inquiries from car dealerships and was not approved?
- These are some of the reasons why getting inquiries removed are important to your credit.
- In this E-book I will show you how to get those unauthorized inquiries removed quicky.



Equifax

1-888-836-6351

Experian

1-877-284-7942 or 1-855-246-9409

Transunion

1-800-916-8800

You will need to get directed to the Fraud Department in order to get inquiries disputed/removed.

If they do not transfer you right away without asking you for your information

Say

"You noticed unauthorized inquiries on your report or you noticed someone applied for something in your name"

When you connect to the fraud department ask the representative ""**Is this the Fraud Department?"**

Say

"You noticed unauthorized inquiries on your report or you noticed someone applied for something in your name"

Inform them that according to the FCRA (Fair Credit Reporting ACT), legally these unverified & unauthorized items MUST be removed!

You will need list all of the inquiries that are not attached to your open or closed accounts.

Example 1:

- If you have a Capitol One that you opened in January 2020, and you have an inquiry from Capitol One dated January 2020, this item cannot be deleted off.

Example 2:

- If you have an inquiry from Citi Bank & you do not have an open or closed account associated with that account, you can get it removed.

If they ask about you submitting a police report of these accounts, say you have already done this.

If they ask have you contacted the original creditors, say you have already and they told me to contact each bureau directly.

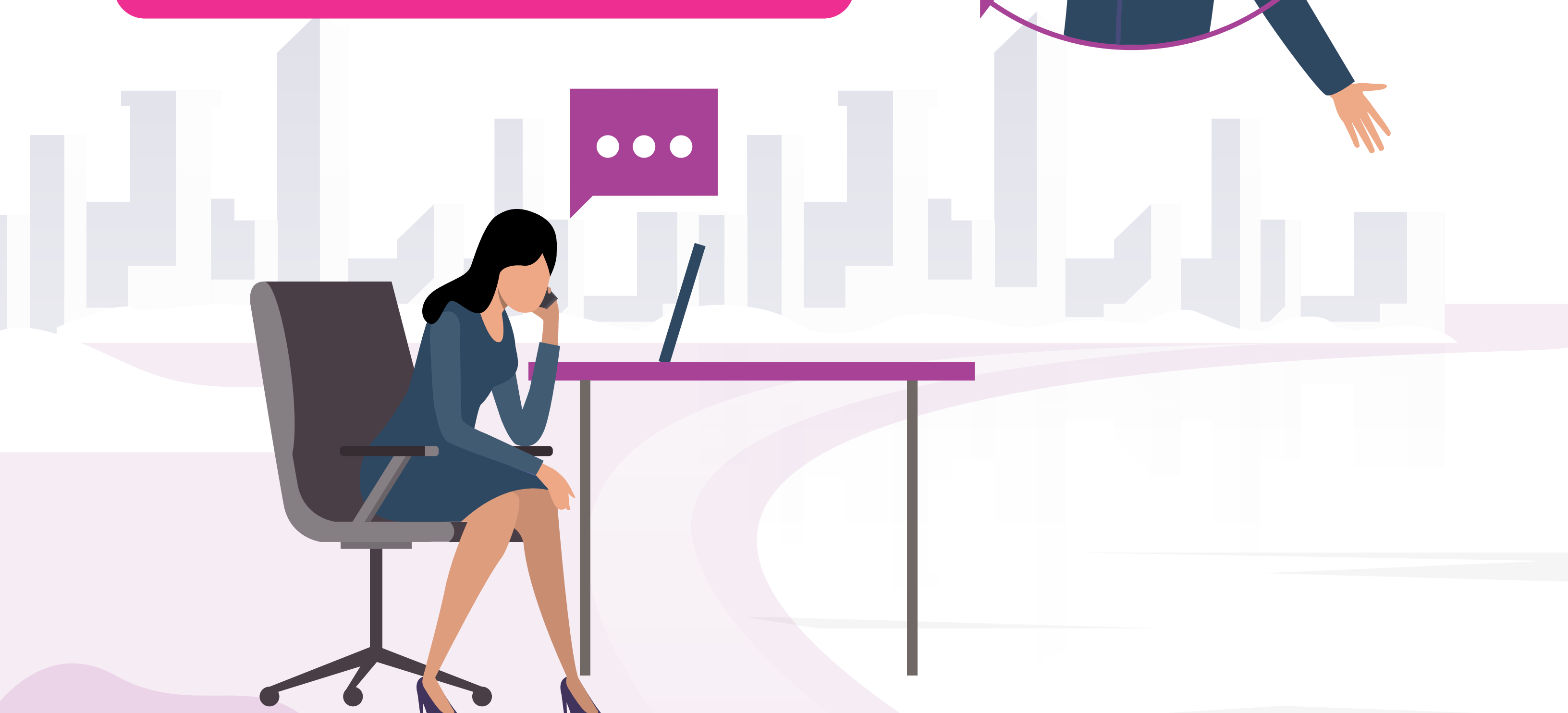
They may place you on hold, DON'T WORRY! When they come back they should say they will investigate & it may take up to 30 days to complete the investigation.

However, the following business day, all of the inquiries you asked to get deleted should be deleted. Equifax may take the longest, but max 48 hours.

Revised and Simplified Phone Script:

Good morning I was reviewing my credit report and I discovered unauthorized inquires in which in I never applied. Can you assist me with getting these removed today?”

List the unauthorized inquiries you want removed.



I've updated this ebook based on the frequently asked questions that are commonly emailed to me.

COMMON FREQUENTLY ASK QUESTIONS

Q Can the method be used for all three credit bureaus?

A Yes, you can use this method for Experian, Equifax, And Transunion

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Q Can I use this method for inquiries older than 1 year?

A Yes, you can use this method for any closed accounts and denied inquiries that are older than 1 year

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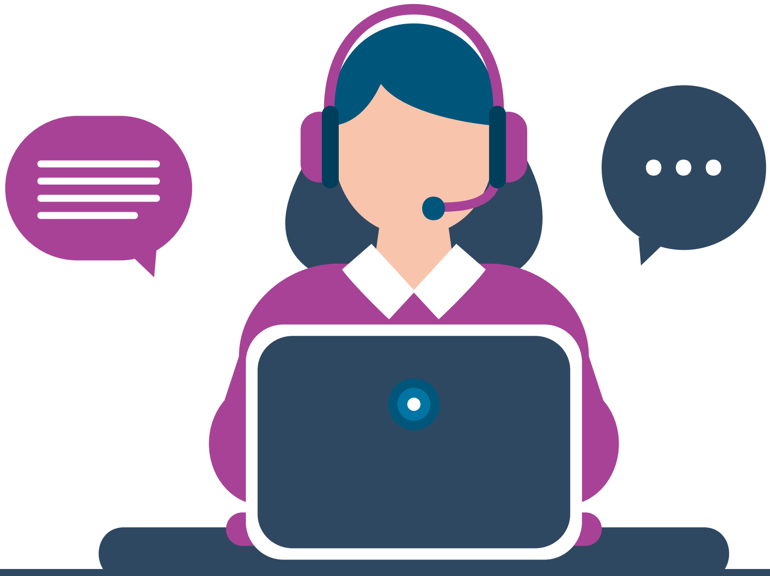
Q What if an inquiry is still on my credit report after 2 years?

A Call the bureau and let them know they are in violation of not removing all inquiries that are older than 2 years old and they need to be removed immediately.



Q When do I call the credit bureaus?

A **Experian Operations Hours:** Monday - Friday from 7 a.m. to 7 p.m. CST
Equifax Operation Hours: Monday - Friday 9:00 am - 5:00 pm, EST
Transunion Operation Hours: Monday – Friday Hours: 9 am - 4:30 pm EST

Q What happens if they ask me to place a fraud alert on my credit report?

A Simply decline and let me know that you can place a fraud alert on your credit report through the app or online.

Q Do I need to unfreeze my credit report to do this method?

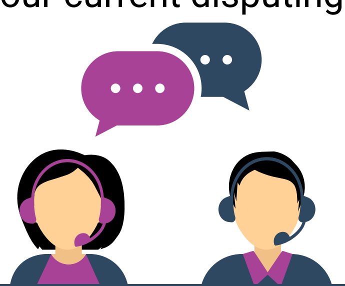
A No, you don't have to unfreeze your credit report to do this method, you can keep it frozen.

Q Do I need to unlock my credit report to do this method?

A No, you do not need to unlock your credit report to do this method?

Q Can I use this method If I currently have an open dispute with the credit bureau?

A I would wait until the current dispute is completed, then do this method so nothing will affect your current disputing process.



Q What If I have over 10 inquiries per bureau to remove?

A I would only dispute less than 10 inquiries a time to avoid any inaccuracies with your disputing process.

Q What If they tell me I need a police report or a letter from the creditor?

A **So this is one of the common questions, I've been getting from a lot of people:**

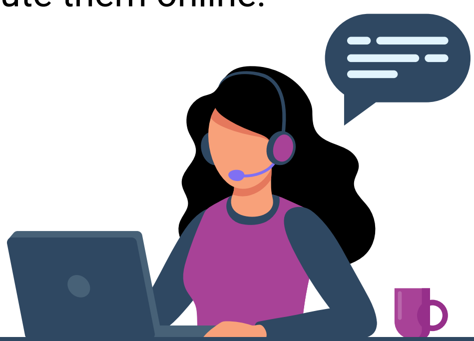
So here is my advice: Make sure you are directed to the fraud department first sometimes you may get redirected back to a regular representative and they are unable to dispute inquiries which I believe that happen to you.

If they say they still can't do anything, need a police report or letter from the creditor, I would just hang up and try again the same day or next day.

You may have to call multiple times in order to get the representative that will not say you need a police report but keep trying. They are allowed to remove inquiries without police reports or letters from the creditor but a lot of representatives are sincerely lazy and read a generic script about police reports.

I would not argue with them or go back and forth once they tell you they need a police report script, just hang up on them because they're either new representatives or not the representative from the fraud department.

Most representatives will remove them so I would just hang up on them and call again because it's all who you get on the phone.
This is only the method that works for disputing inquiries really fast because you're unable to dispute them online.



Q Should I hang up and call back until I get a representative from the United States?

A No, I would just be aware when you call, because most credit bureaus are now outsourcing their representatives. I found it very easy to remove the inquiries with a representative from the United States.

Q Can I remove inquiries that are attached to an open account?

A You can remove open account inquiries, but I don't recommend it. I only recommend removing any approved inquiries that are 30 days or less that have not hit your credit report as an open account within 30 days. You can also remove any closed or denied inquiries.

Q I just applied for a credit card today and got approved, can I remove it?

A Yes, you can remove that inquiry, just try to remove it before the account hits your credit report.

Q Will the bureau contact the companies?

A No, they will contact the companies that you have been denied from and do not have open accounts, or closed accounts with.

Q How do I check my credit report to review my hard inquiries?

A You can go to **Credit Karma** for Equifax & Transunion & you can also get your full credit report for all 3 credit bureaus at **Annual Credit Report.** You can request a free report every week for free until April 2021.