

100PF



100 Percent Financed

Earn Passively, Live Passionately.

DISPUTE AND REMOVE INQUIRIES

The DIY Guide to Better Credit

--

Written by Janine Herrera

in collaboration with

Juan Pablo

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Preface

Thank you for purchasing our eBook: DIY Inquiry Removal Strategies. As with all of our products, we have you in mind when creating them. With the influx of questions on how to remove hard pull inquiries and if it's even possible, the demand was created and we had no other choice but to address the issue head on.

However, we must warn you that any results you receive from following any of the information listed in this eBook is not typical, nor guaranteed that you will get any results. In no way does 100 Percent Financed endorse disputing inquiries actually made by you. If you decide to use this information to dispute actual inquiries made by you, you are doing so at your own risk and are solely responsible for any negative outcomes. This book was written for informational and entertainment purposes only.



Section One

Content of this eBook

This eBook is divided into two sections. Section one covers theory. This is where you are given an understanding of what inquiries are, how they affect your credit score and what they mean to creditors.

Section two covers the actual dispute process for challenging unauthorized and questionable hard inquiry on your credit report. You will receive step-by-step instructions on how to fill out dispute letters; which letters to use, along with sample dispute letters to send to your creditors and to the three major credit bureaus: Equifax, Experian, and TransUnion that are reporting those hard pull inquiries.

The sections can be read in any order you like, but if you want to understand what inquiries represent and how they affect your credit file, then it would be best to read section one first and stop reading after you've finished section two.

The information in this eBook is presented in a non-technical style and can be read and implemented by anyone wanting to remove unauthorized hard inquiries.

Our intention for this eBook is to help you improve your credit profile by reducing the number of hard pull inquiries to make your credit file look prettier to lenders. Our goal for you is to have five (5) or fewer hard pull inquiries reporting on your credit reports so that you may have a better opportunity for getting a loan, mortgage or business funding.

With that said, let's get started!



Chapter 1

History of the Credit Reporting System

The system of credit began in the 1800s. Merchants extended credit to local townspeople to buy food and any necessary supplies to live. Credit lines were based on the character of the individual.

However, as time went on and towns grew, people were not known personally like in earlier times. Around 1860, merchants began making lists of the names of people who failed to settle their accounts and shared their list with other merchants. This was the startup of the credit reporting system.

Just think about it; the growth of the United States naturally demanded for a system to consolidate as well as house all the “data” collected on individuals from merchants. Had the old system of list-keeping still exist today; it would prevent people from knowing who shared their name and with whom. A creditor could mistakenly add your name to their list and pass it around to other creditors preventing you from getting credit.

Once official credit bureaus like Equifax, Experian, and Transunion were established, the federal government created the Fair Credit Reporting Act, (FCRA) to guarantee consumers access to their own credit reports.

Having access to your credit reports is a huge benefit to you. It allows you to see exactly what creditors see when they look at your credit reports; and with that, you are allowed by law to dispute anything you believe to be inaccurate such as hard pull credit inquiries.

Up next...

We'll go into the reasons to challenge hard inquiries and why credit reporting laws are advantageous.



Chapter 2

Why you need inquiry removal and your right to it

Errors

Studies show that 79% of Americans have some sort of inaccuracy listed on their credit reports! Errors on your credit reports are a serious problem because they hurt your credit badly. For hard pull inquiries, it takes two years to get your financial situation back on track if you decide to wait for them to fall off your credit file.

Errors can be costly to your credit. Credit bureaus confuse names, addresses, and social security numbers, to name a few. It's important to check your credit report periodically to make sure you made inquiries reporting.

It is also extremely important to monitor your credit reports for hard pull inquiries that you did not authorize. Yes, this can happen; there can be many things reporting inaccurately on your credit report that you are not aware of. In the case of hard pull inquiries, they could be the result of identity theft; and you should know how credit reporting laws can help in this area.

Credit reporting laws

The main consumer protection law is the FCRA. This law basically guarantees two things: once a year you are entitled to a free credit report, and that the credit bureaus verify the accuracy of information being reported. Once you advise the credit bureaus that there's an error in reporting, they have 30 to 45 days to investigate your dispute; this includes delinquent accounts too, but for this publication we are focusing on hard pull inquiries.

At the end of that time period the credit bureau(s), based on their findings, will either remove the hard inquiry or leave it on your credit report. However, do not fret, you can dispute that inquiry during a second round if it's not removed during your initial contact. We will show you how to dispute multiple rounds later in the second section.

The FCRA also determines how long an account can remain on your credit file. The FCRA holds the credit bureaus responsible to make sure creditors are



complying with set standards on how they are to report information on you. This gives you the right to dispute inaccurate, incomplete, and unverifiable information to include unauthorized inquiries.

Up next...

We'll take a look at what inquiries are and are not.

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Chapter 3

Credit Inquiries

Credit inquiries are not delinquent accounts; a matter of fact they are not accounts at all but they do affect your credit. Once approved, credit inquiries result in open accounts. There are two types of inquiries: hard pulls and soft pulls.

Soft Pull Inquiries

A soft pull inquiry is when someone such as yourself, an existing creditor, employer, or insurance company wants to look at your credit file, but is not extending you financing. One of the main purposes of a soft pull is for background checks.

Soft pulls can also be used to prequalify you for various products and services or just to determine your character on how you handle your financial obligations. This type of inquiry is not visible to anyone except you and the person who did the soft pull. Soft pulls don't affect your credit score and most of them happen without your permission or you even knowing about it.

Hard Pull Inquiries

A hard pull inquiry does affect your credit score. When you apply for credit, a record of you applying is immediately added to your credit report. It's basically a track record of all those with whom you gave permission to pull your credit.

Inquiries make up 10% of your credit profile, and each inquiry added lowers your FICO score. Anywhere from three to five points is taken off your credit score for each hard inquiry performed. As you may have guessed, those points can add up quickly if you apply for credit often. Not only does it decrease your credit score, it sets off a red flag to lenders. Over time, and once hard inquiries start dropping off your reports, you will begin to see an increase in your score.

Up next...

We'll look at the affects hard pull inquiries have on your credit.



Chapter 4

How hard pull inquiries affect your credit score

Credit inquiries consist of all the accounts you are seeking new credit for when you complete an application, whether you are approved or not. The creditor with whom you applied for credit, reports the credit inquiry on your credit file and it remains there for two years so that other creditors are able to see your intentions.

It may seem contradictory to state credit inquiries are a reason to dispute them, when inquiries actually make up 10% of your credit profile as shown in figure 1. That's because the situation with inquiries is two-fold:

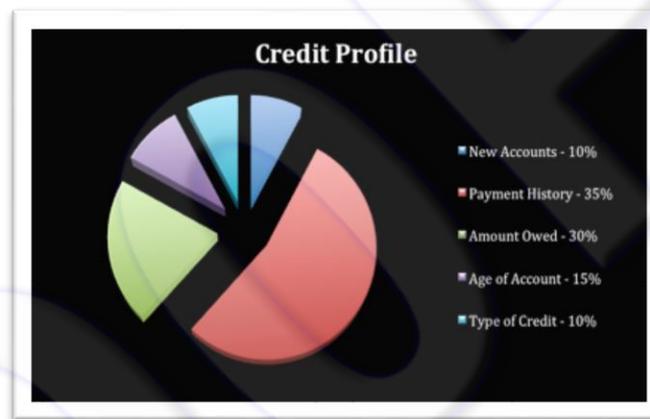


Figure 1

When applying for credit, it can be considered a good thing, as well as a bad thing. Let's look at the good thing first.

Getting approved for new credit will initially cause a drop in your credit score, but over time it will add age to your reports and age of accounts make up 15% of your credit profile. Age gives weight to your credit score.

However, having too many applications for new credit is considered a bad thing. As previously mentioned, it shows on your credit report as a hard pull. A hard pull allows creditors and lenders to see when, with whom, and how often you apply for new credit.



Constantly applying for credit is viewed as being thirsty; thirsty in the sense that you may be experiencing financial difficulties and are desperate for money. Lenders and creditors will perceive you as a financial risk since financial difficulties usually results in non-payment of accounts.

Time limits and number of credit inquiries

All hard pull credit inquiries made to your credit report within the last 24 months are listed on your credit report. Anything over 24 months, the credit bureau(s) is required to remove them without your involvement. Sometimes, this doesn't always happen and you will need to write them and dispute inquiries over two years old.

Unfortunately, the exact number of hard pull inquiries that will hurt your credit score or your ability to get approved for a loan is not known. Creditors do not disclose this information.

But what you can do is minimize the number of credit applications you make, especially within a 12-month period to keep your inquiries under control. Five inquiries per bureau is a good rule of thumb.

Also, possessing more than five hard inquiries within a six-month period, even if you have a low doc or high fico score, can still prevent you from obtaining credit from most creditors. You definitely want to get those hard inquiries removed as quickly as possible

Creditors Impressions

Too many hard inquiries look bad to creditors because it gives the impression that you are in financial trouble. Hard pull inquiries do not have comments associated with them on your credit reports advising lenders whether or not you received credit for those applications.

To creditors, they tend to believe that you did receive credit lines for those hard pull inquiries. Creditors may also think that those credit lines just haven't shown up on your credit report as accounts yet. This poses another problem; creditors will then assume that your debt-to-income ratio is a lot higher than what you've told them.

Up next...

In the next chapter we will categorize the different types of inquiries.



Chapter 5

Soft Inquiries vs. Hard Inquiries

We've already determined that hard pull inquiries are a track record of all those with whom you applied for credit, and that you are giving permission for lenders to look at your credit reports. And for those with whom you did not apply for credit, they are looking at your credit file for prequalification purposes.

Credit inquiries allow lenders to gauge if you're trustworthy to be extended credit. Unfortunately, hard pull inquiries cost you points in doing so.

Therefore, it's important to know which type of inquiry is considered a soft pull or a hard pull to help you decide if it's worth pursuing.

Examples of Soft Inquiries

- Checking your own credit report by accessing it through the credit bureaus website, or checking your credit report through a credit monitoring service like Privacy Guard or Credit Check Total.
- Employers doing background checks to see how responsible you are with your finances to determine if you have the character to be a part of their organization.
- Lenders looking at your credit reports without your permission to pre-screen or pre-approve you for a loan or credit card.
- Car Rental Agencies may do a soft pull inquiry to see if your credit score meets their requirements when you use a debit card to rent a vehicle.
- Apartment complexes perform a soft pull inquiry to see if you have any recent evictions to determine if they are going to lease a unit to you.
- Businesses and banks perform identity verification before opening accounts.

Examples of Hard Inquiries

- Applying for an auto loan
- Applying for a business loan with a personal guarantee
- Applying for a student loan
- Applying for a mortgage
- Applying for a personal or business credit card*



- Applying to lease an apartment
- Opening a checking, savings, or money market account
- Requesting a credit limit increase on credit card
- Applying for a cell phone contract

**If you decide to apply for our business credit program via 100PF, no hard pull will be made. We only take a look at your credit report that you access as a soft pull via [privacyguard.com](https://www.privacyguard.com). If interested in applying for business credit, click the link below:*

[Apply for Business Credit Here](#)

There you have it. Before you go and apply for any product or service, you will know if it will be a soft pull or a hard hit to your credit score.

Up next...The actual dispute process.



Section Two

The Dispute Process

This is where we'll take a look at the benefit of having a credit-monitoring service, ordering credit reports, starting the dispute process, as well as actually drafting dispute letters and mailing them out.

Chapter 6

Credit Monitoring Services (CMS)

There are several credit monitoring services available for a monthly fee. The price ranges anywhere from \$14.95 to \$39.95 per month. CMS provide you access to your credit reports online via their website. Each month you pay a recurring fee to see what accounts and what inquiries are reporting on each credit bureau. The CMS reviews your credit file from the credit bureaus and alerts you when new activity has taken place with your credit.

Credit Check Total (CCT) and Privacy Guard (PG)

CCT and PG are the preferred and recommended choice, because they record information from all three bureaus; while other CMS, like Credit Karma, only reports information from one or two of the bureaus but not all three.

Ways to reduce cost of CMS

As mentioned at the beginning of this chapter, CMS costs do fluctuate depending on which company you sign up with. Both CCT and PG offer a 7-day trial for \$1. You can cancel your membership at any time or continue with the service for a monthly fee.

At the time of this publication, the monthly service fee increases to \$39.95 once the trial period is over with both CCT and PG. To reduce your monthly cost, call your credit monitoring service and request for your services to be cancelled.

You can reach CCT on their toll-free number: 1-866-506-7894. For PG, call 1-800-374-8273. Normally, a representative will offer a reduced price; as much as half off of the original price for however long you decide to keep the service.



If you do not want to pay for a CMS since it's not a requirement anyway, you can opt to get a free report available once a year using annualcreditreport.com.

Annualcreditreport.com

A CMS will help you monitor the statuses of your disputes every 30 days. This will correlate with the time frame of how often the credit bureaus update your credit file.

If you order your reports via Annualcreditreport.com, you will be mailed paper copies to your home address. You can get a downloadable version of your reports instead. In either situation you will get an updated report once a year from Annualcreditreport.com.

Ordering credit reports may take time

Time is crucial in the inquiry removal process, especially if you are waiting on funding to start a business or getting approved for a mortgage loan. The downside of ordering your credit reports from Annual Credit Report website is that it can take longer for you to receive it by mail. It can even get lost along the way!

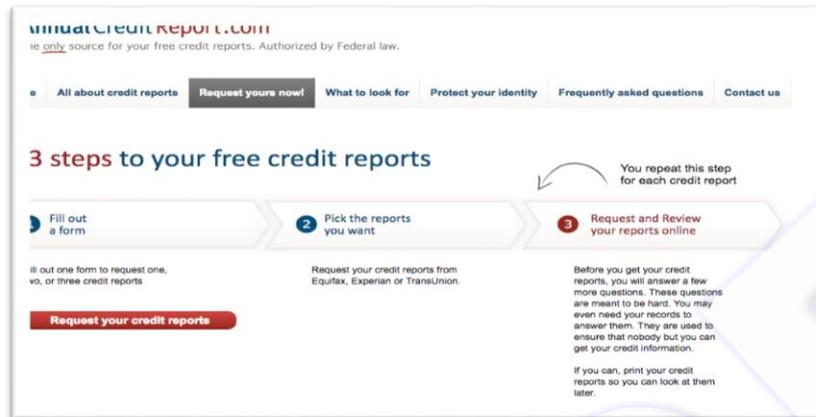
Another downside to paper copies, is that you will not have regular monthly access like with a CMS unless you've been recently denied credit. In that case, you are entitled to a free report only from the credit bureau that the lender used to view your report. They will send you an updated report within 30 to 45 days once their investigation is complete to provide you with results.

Order your credit report

Log onto the Internet

It's time to review your reports. If you decide on ordering a free copy of your credit reports, go to: www.annualcreditreport.com and select the red button to **"Request Your Credit Reports."** There you can select to download your reports instantly, or you can select to have your reports mailed to you. This free report will **not** include your credit scores from any of the three bureaus.





If you'd like to know your scores on all three bureaus, *which is highly recommended*, you should sign up for CCT at: www.CreditCheckTotal.com or for PG, go to: www.PrivacyGuard.com.

If you would like to order your credit report via CCT, go to www.CreditCheckTotal.com. Once you arrive at CCT website, you will click the Orange button located at the bottom of the page to "Get your 3 Credit Reports and FICO scores for \$1"

For PG, you will select the Orange button to "Protect Yourself."

IMPORTANT INFORMATION
When you order your \$1 3-Bureau Credit Report & FICO® Scores, you will begin your 7-day trial membership in CreditCheck® Total. If you don't cancel your membership within the 7-day trial period**, you will be billed \$29.95 for each month that you continue your membership. You may cancel your trial membership anytime within the trial period without charge.

CREDITCHECK® Total

TransUnion® EQUIFAX® experian®

Home | About Us | Contact Us | Member Logi

The screenshot shows the CreditCheck Total website interface. On the left, a monitor displays a credit score of 748 and a credit usage of 22%. The interface includes sections for "What's impacting your credit?", "Next steps", and "Key moments and alerts". At the bottom of the monitor, there are buttons for "Experian credit report" and "3-Bureau credit report".

Get Your 3 Credit Reports & FICO® Scores* for \$1!
More Value: Experian®, Transunion®, and Equifax® Credit Reports & FICO® Scores with membership
More Confidence: Monitoring of your Experian®, TransUnion® & Equifax® Reports
More Peace of Mind: Access to dedicated Fraud Resolution Representatives

GET YOUR 3 REPORTS & FICO® SCORES



This screen will take you to Step 1 of 2, in which you will complete the online application with your personal information and Step 2 will secure your credit card information.

**Remember this: Be sure to cancel the service within the 7-day period if you do not want to be billed monthly as mentioned earlier in this chapter.*



Your 3 Bureau Credit Report and FICO® Scores

Step 1 of 2

 Your personal information is required in order for us to retrieve your credit report and FICO Score. All of the information you provide will be transferred to us through a private, secure connection.

First Name

Middle Initial

Last Name

Suffix

Email Address:

Yes, please email me important credit information and special offers from ConsumerInfo.com, Inc. and other Experian® companies. [Privacy Policy & Ad Targeting Policy](#)

Street Address

Apt, Unit, Bldg (Optional)

Zip Code

City

State

Have you lived here for more than 6 months? Yes No

What is the main reason you are checking your credit?

SUBMIT AND CONTINUE 

3 Bureau Report with Scores

Summary Accounts Collections Inquiries Public Record

Sort By Name

Account Number	FICO® Score	FICO® Score	FICO® Score
000000000	750	750	750
000000000	750	750	750
000000000	750	750	750

Your \$13 Bureau Credit Report and FICO Scores include:

- Instant online access to your FICO Scores power by Experian®, Equifax®, and TransUnion® data
- Customer alerts when your FICO Score goes up or down
- Daily monitoring of your Experian®, Equifax® and TransUnion® credit reports

Call us toll-free at 1-866-506-7894

Phone Hours (Pacific Time)
Monday-Friday from 6 a.m. to 6 p.m.,
Saturday-Sunday 8 a.m. to 5 p.m. Pacific Time



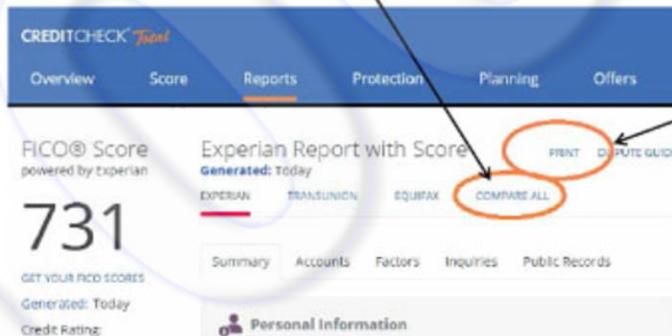

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Saving your Report to a PDF

1. CLICK "Reports"



2. Click "Compare All"



3. Click "Print"





If you would like to order your credit report via privacyguard.com, then watch this video on how to obtain your credit report via Privacyguard.com: [How to get access to your credit report using privacyguard.com.](#)

The Screenshots below should also assist you.



After selecting "Protect Yourself" you will arrive at the following screen below and will have to select the plan that most fits your interest as well as your budget:





The screenshot shows the PrivacyGuard website interface. At the top, there is a navigation bar with the PrivacyGuard logo and menu items: "and Scores", "Monitoring", "Protection", "Protection", "Login", and "Yourse". The main content area features a large banner with the text "Help protect what matters most" and "Choose the Protection That's Best for Your Life." Below this, it states "Only \$1 for the first 14 days". The banner image shows a family of four (a man, a woman, and two children) walking away from the camera towards a bright sunset. Below the banner, there are three columns representing different protection plans:

PrivacyGuard® ID Protection	PrivacyGuard® Credit Protection	PrivacyGuard® Total Protection
\$14.99 per month after the first 14 days	\$19.99 per month after the first 14 days	\$24.99 per month after the first 14 days
CONTINUE »	CONTINUE »	CONTINUE »

*Click each link below for important benefit information and restrictions.

By now you should have access to your credit reports. If you purchased this eBook because of your interest in real estate investing, your credit scores may prove you don't qualify for funding. We highly recommend you to apply for business credit anyway, even if you think you don't meet the requirements for it:

Book a consultation for business credit.

Up next...

We'll show you how to dispute hard pull inquiries.



Chapter 7

Step-by-step dispute procedures

Inquiries have their own section on your credit report and are easy to locate. For this example, we will review a report accessed via CCT. PG will also have a section specifically for inquiries. Once you login to your CCT account, you have the option to select “Reports” and you can pick which report you want to view. It’s best first to select “Compare All”:

Step 1

The screenshot shows the top navigation bar with tabs for Overview, Score, Reports, Protection (32), Planning, Offers, and Education. The main content area features a large FICO Score of 631, powered by Experian, with a credit rating of Fair. A progress bar below the score ranges from 300 to 850. To the right, there are several promotional banners and 'Next Steps' cards: 'Check for Inconsistencies', 'Protect Your Cards', and 'Set Up Alerts'. A section titled 'What's impacting your credit?' lists factors like low credit usage and late payments.

Step 2

This screenshot shows the 'Reports' tab selected in the navigation bar. The main content area displays the 'Experian Report with Score' for a FICO score of 631, generated on November 13, 2017. The credit rating is Fair. Below the score, there are tabs for EXPERIAN, TRANSUNION, EQUIFAX, and COMPARE ALL. A 'Summary' tab is active, showing sections for Accounts, Factors, Inquiries, and Public Records. The 'COMPARE ALL' button is highlighted in yellow.



Step 3

The screenshot shows the 'Reports' section of the CreditCheck Total website. At the top, there is a navigation bar with 'Overview', 'Score', 'Reports', 'Protection 32', 'Planning', 'Offers', and 'Education'. Below the navigation bar, the 'FICO SCORE' is prominently displayed as 631, with a 'Credit Rating: Fair' badge. To the right, there is a promotional banner for 'Know more, Save more. Get Your FICO® Scores Now!' with a 'See your 3!' button. Below the score, it says 'FICO® Score 8 powered by Experian'. The main content area is titled 'Experian Report with Score' and 'Generated: November 13, 2017'. There are links for 'PRINT', 'DISPUTE GUIDE', and 'ARCHIVED REPORTS'. At the bottom, there are tabs for 'EXPERIAN', 'TRANSUNION', 'EQUIFAX', and 'COMPARE ALL', with 'EXPERIAN' being the active tab.

Step 4

The screenshot shows the 'Archived Reports' section of the CreditCheck Total website. The navigation bar is the same as in Step 3. Below the navigation bar, there is a breadcrumb trail 'REPORTS / ARCHIVED REPORTS'. The main content area is titled 'All Reports' and shows a list of reports for 'November 2017'. The list includes three reports: 'NOV 24 EXPERIAN CREDIT REPORT WITH FICO® SCORES', 'NOV 13 EXPERIAN CREDIT REPORT WITH FICO® SCORES', and 'NOV 6 EXPERIAN CREDIT REPORT WITH FICO® SCORES'. On the left side, there is a sidebar with 'By Report Type' and 'By Month' filters. Under 'By Report Type', there are 'All Reports (12)', 'Experian (8)', and '3 Bureau (4)'. Under 'By Month', there is 'November 2017 (3)'.

Step 5

CCT will generate your Experian report. You may have to order your 3-bureau credit reports. It's best to do so every 30 days or so, that way you will not be



charged:

FICO SCORE
Experian Report with Score
Generated: Today

FICO® Score 8
powered by Experian

631

Credit Rating: Fair

300 850

Generated: Today

GET YOUR FICO SCORES
Your score is below the

EXPERIAN TRANSUNION EQUIFAX COMPARE ALL

Your 3-Bureau Credit Report and FICO Scores May Say More

As a Credit Check TotalSM member, we monitor your Experian® Credit Report and FICO Scores so we can alert you to any key changes, including potential inaccuracies or signs of identity theft. But did you know that your other two major bureau reports (Equifax® and TransUnion®) may contain different information that your Experian Credit Report?

Step 6

Click the “Review Your 3-Bureau Report” tab located at the bottom right hand corner of your screen:

In addition to ensuring accuracy and monitoring yourself against potential fraud, checking your 3-Bureau Report may make a big difference when it comes to applying for a major loan or financing. Periodically reviewing your 3-Bureau Report is a smart way to keep an eye on your overall credit picture and keeping your credit health in check.

[REVIEW YOUR 3-BUREAU REPORT >](#)

Step 7

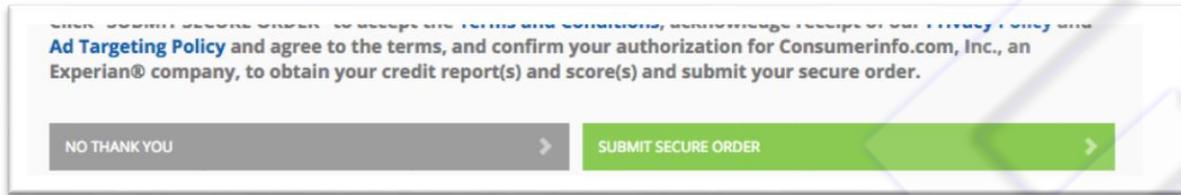
Here it will advise you of any amount owed:

Order Summary	
3 Bureau Credit Report and FICO® Scores	\$0.00
Total	\$0.00



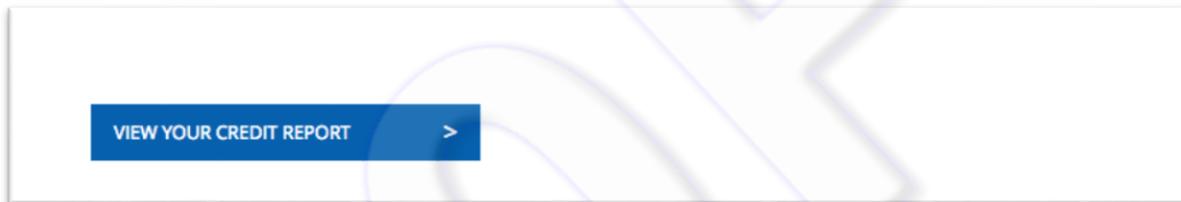
Step 8

Next, you will click “Submit Secure Order”:



Step 9

Now it's time to view your report. Be sure to click the blue tab at the bottom left of your screen:



Step 10

You will land on the following page and it is time to review your inquiries:



Step 11

Now you can actually view every inquiry, including the name of creditor, the date accessed, and the type of inquiry that's reporting on your credit file per bureau.

The screenshot shows a credit report interface. On the left, the FICO Score is 631, powered by Experian, with a credit rating of 'Fair'. A score scale from 300 to 850 is visible. The report is generated today. On the right, there are tabs for EXPERIAN, TRANSUNION, EQUIFAX, and COMPARE ALL. Below these are tabs for Summary, Accounts, Factors, Inquiries, and Public Records. The 'Inquiries' tab is active, showing a table of inquiries for NCCINC/SOUTHTOWNE MOTO.

	Experian	TransUnion	EQUIFAX
Name			
Date	06/15/2017	06/15/2017	06/15/2017
Type	Automobile Dealers, New	Automotive	Automobile Dealers, New

Step 1

Now, select the tab labelled "inquiries" and take note of all the hard pull inquiries reporting. Be sure to look at all three reports from Equifax, Experian and TransUnion because not all companies pay to report to all three bureaus. This means that a hard pull inquiry could be listed on either of the bureaus or on all three.

Soft pull inquiries are not visible via credit monitoring, but are listed at the very end of paper copy reports. Keep in mind, you do not have to worry about soft inquiries because they're not shown to creditors and they don't have an impact on your credit.

Some of the hard inquiries should be recognizable because of credit you received from them. Any credit applications that resulted in you receiving open credit for should not be disputed. Disputing open credit accounts can and may result in your account being shut down.



Then there may be other hard inquiries you do not recognize and are questionable.

It's okay to challenge and ask for hard inquiries to be removed when you didn't receive personal credit for them. However, if you applied for business credit and got awarded, then consider challenging those inquiries as long as those accounts don't appear on your personal credit report.

If you need business credit, you can apply at this link for [business credit with a personal guarantee](#).

Step 2

Locate the address for each creditor for the inquiries you are unsure of. CCT will list the addresses for each creditor, but PG will not. If you have a paper copy, you can locate the addresses at the end of the report where the inquiry is reporting.

You can also Google the creditor and call for the correct address to dispute information being reported on your credit reports. If you cannot locate the creditor online, try calling the 1-800 for each credit bureau and ask for the telephone number of the inquiring creditor.

Step 3

Now that you have collected all the addresses for the inquiring creditors, it is time to prepare your letters located in the resource section of this eBook. You will be asking each inquiring creditor to remove their inquiry because you do not recall authorizing them to pull your credit.

Step 4

There is the possibility that some of the creditors may have documentation that proves you in fact authorized the inquiry. If a copy is mailed to you, you should read it very carefully to see what you signed. There may not be anything that actually states you gave permission to have your credit pulled and you would use that as your reason for dispute.

Once the creditor responds to your request verifying the inquiry, you have the right to write back letting the creditor know that language included in the



documentation was way too complicated and you did not understand what you were signing; this is another reason for dispute.

You may want to also mention that you intend to contact the Better Business Bureau and make a complaint against the creditor for using deceptive language if they don't remove the inquiry from your credit file.

Some creditors will pay no attention to your correspondence, but their neglect of your request can work in your favour if you send the letter Certified Mail Return Receipt Requested.

By law, as previously mentioned, the creditor only has 30 days to respond to your request. If they fail to do so, send a copy of the letter and the receipt to the respective credit bureaus that the inquiry is reporting on and demand for a deletion.

The creditor may opt to delete the inquiry from your credit report as a courtesy or because they cannot validate your authorization. Mission accomplished.

If you can get your hard pull inquiries five and under per bureau, your credit score should increase, and your chances of getting funding should improve even more. Of course, your overall credit accounts will be taken into consideration.

Now, if you have bad debt, inquiry removal should tie in with cleaning up your credit.

If you're interested in removing other derogatory items from your own credit, such as bankruptcies, tax liens, collections, charge offs, late pays, and/or medical bills, please obtain your copy of our DIY Credit Repair eBook.

Keep in mind, you can use the DIY inq rem eBook in conjunction with the diy credit repair eBooks; order your copy now by clicking the link below:

[DIY Credit Repair eBook](#)

Up next...

We'll show you how to handle identity theft credit inquiries.



Chapter 8

Identity theft issues

In the last chapter, we discussed how to dispute hard pull credit inquiries that are questionable, as well as inquiries you are not quite sure if you actually made an application for.

What if you know for sure you did not apply for credit with that company that is reporting a hard pull inquiry on your credit file? This is likely the case of identity theft and you can most surely have them removed by completing the following steps.

Please note: If you decide to file an identity theft complaint and use identity theft as the reason for your dispute, even though you're not a victim of identity theft, there is the possibility of your credit application being located via your computer's IP address. If that happens, you will want to contact legal counsel for possible repercussions of your actions. We cannot advise you on any legal matters. Throughout, this publication is for informational and entertainment purposes only.

Step 1

The first thing to do, as in the last chapter, is access your credit report via your credit monitoring service or via Annualcreditreport.com and locate any hard pull inquiries. Hard pull inquiries are listed at the very end of your credit reports on paper copies.

Step 2

Locate the address for each creditor. Again, as previously mentioned, CCT will list the addresses for each creditor, but PG will not. You may have to Google the creditor to get their mailing address or call up the credit bureau and request the inquiring creditor(s) telephone numbers.

You would call the creditor for the dispute department mailing address. Now that you have the mailing addresses for the inquiring creditor(s), it's time to file an Identity Theft complaint with the Federal Trade Commission (FTC).



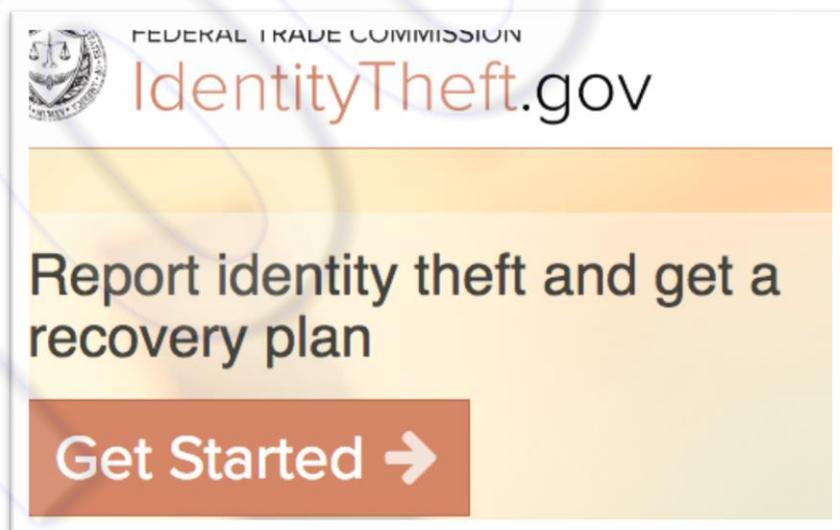
Step 3

In this step you will have to make your complaint online. Log onto <https://www.ftc.gov/> and select “Report Identity Theft”:



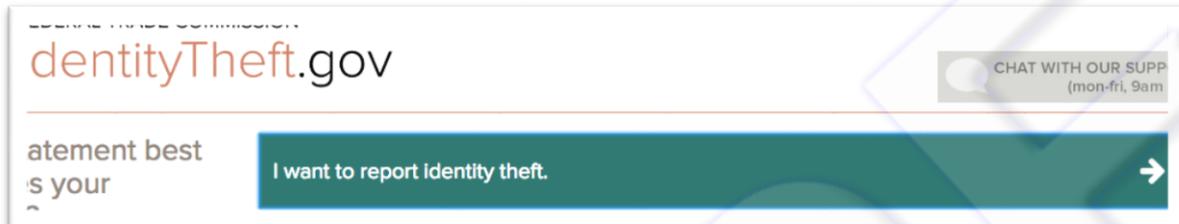
Step 4

Once selected, you will land on the identity theft main page to begin. From there you will select: “Get Started”:



Step 5

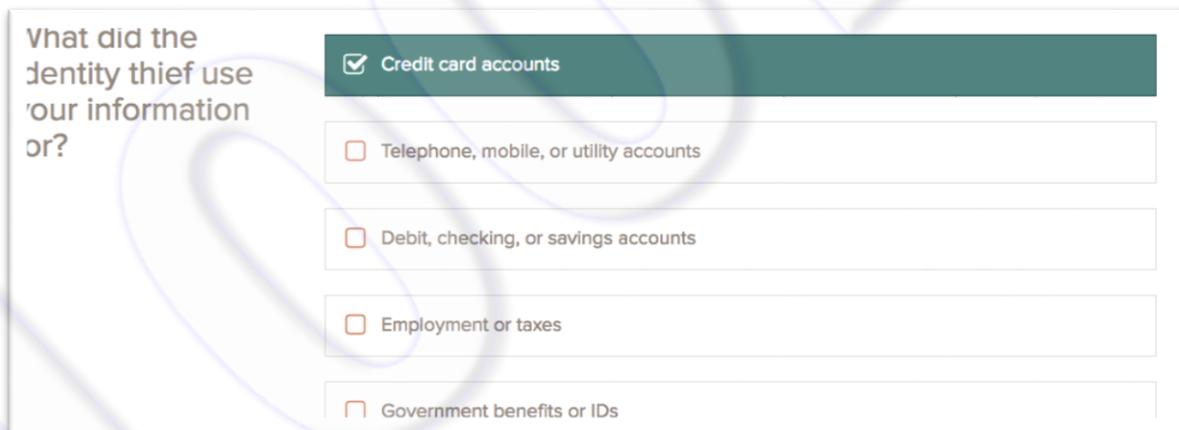
After selecting the Get Started button, you will then click “I want to report Identity theft.”



The screenshot shows the top of the IdentityTheft.gov website. The header includes the text "Federal Trade Commission" and "identityTheft.gov". A chat button is visible on the right that says "CHAT WITH OUR SUPPORT (mon-fri, 9am)". Below the header, there is a navigation bar with the text "Statement best suits your" and a prominent green button that says "I want to report identity theft." with a right-pointing arrow.

Step 6

You will have the option to select all or any of which type of identity theft you are making a complaint about. It's makes completing the process much easier if you just click “Credit card accounts” and then click “Continue”:

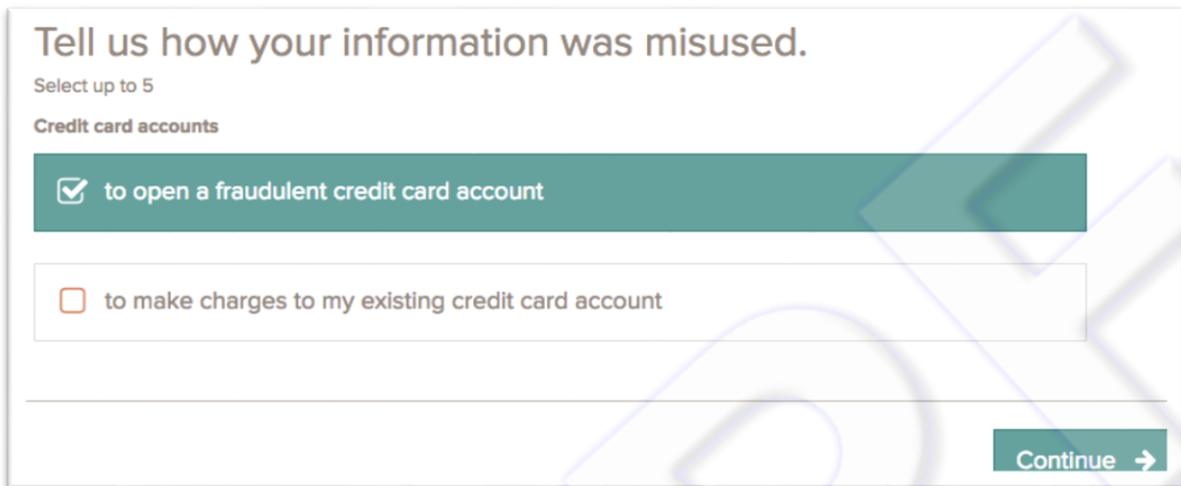


The screenshot shows a form titled "What did the identity thief use your information for?". There are four radio button options. The first option, "Credit card accounts", is selected and highlighted with a green bar. The other options are "Telephone, mobile, or utility accounts", "Debit, checking, or savings accounts", "Employment or taxes", and "Government benefits or IDs".



Step 7

From there, you will tell how your information was used, by selecting the following and click “Continue”:



Tell us how your information was misused.
Select up to 5

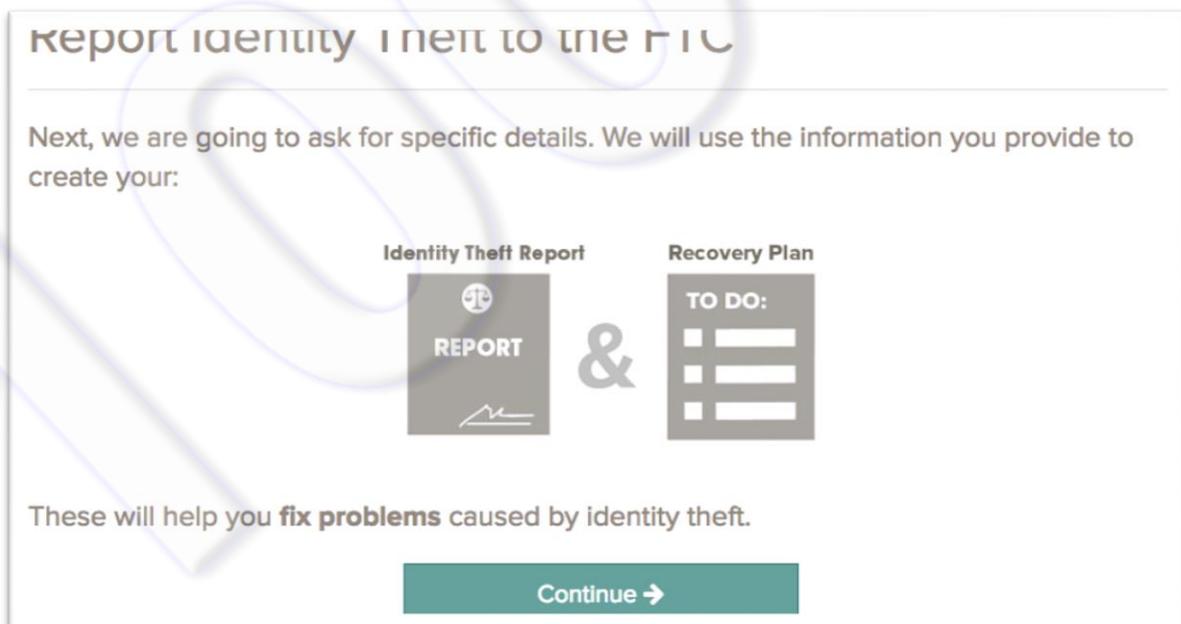
Credit card accounts

- to open a fraudulent credit card account
- to make charges to my existing credit card account

[Continue →](#)

Step 8

Next you will be taken to a page that prepares you for upcoming questions. After reading this message, you only have to click “Continue” to move forward with your complaint:



Report identity theft to the FTC

Next, we are going to ask for specific details. We will use the information you provide to create your:

- Identity Theft Report**

- Recovery Plan**


These will help you **fix problems** caused by identity theft.

[Continue →](#)



Step 9

On this page, you will have the opportunity to provide the company's name, when you realized your identity was misused, the account number, amount charged, and the opening date of the account. If there wasn't an actual account opened, you can skip all this and click "Continue":

Fill in what you know. If you don't know, leave it blank.

Credit Card Opened by the Thief

What company or bank issued the credit card?

When did you first notice the problem?

Month	Year
Select	Select

If you know, tell us when the account was opened.

Month	Year
Select	Select

If you know, estimate the total fraudulent charges.

\$.00

Account number:

If you contacted the company:

Name of a company representative that you spoke to:

Company's phone number:

Company's email address:

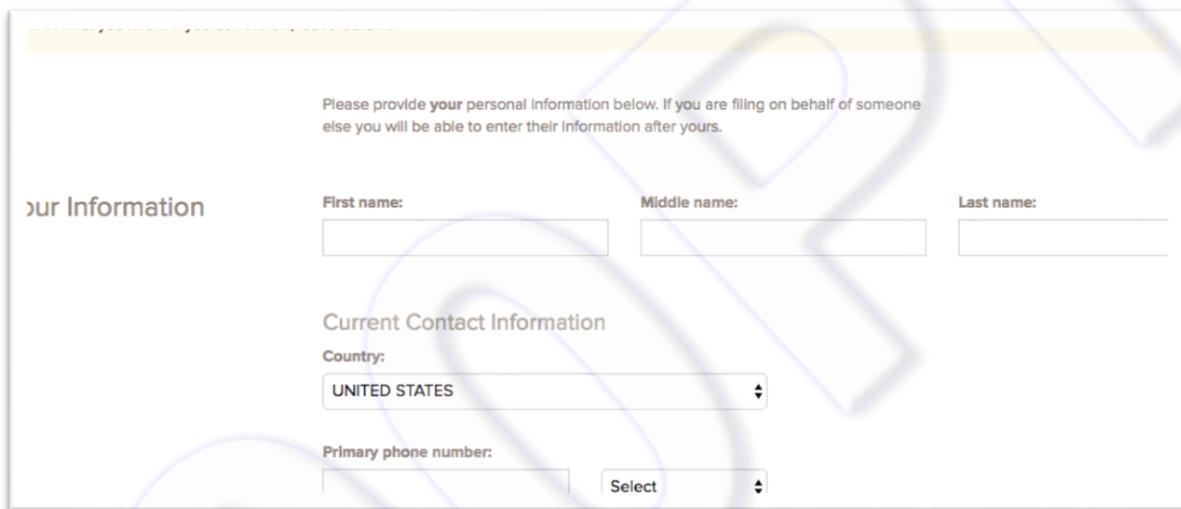
[+Add another fraudulent credit card account](#)



You can continue adding up to five accounts that resulted in an account being opened fraudulently. Once finished, click “Continue.” However, you will not be making a complaint about open accounts if there weren't any; just hard pull inquiries, so it's best to leave this information blank.

Step 10

The next section will require you to complete your personal information and click “Continue”:



Please provide **your** personal information below. If you are filing on behalf of someone else you will be able to enter their information after yours.

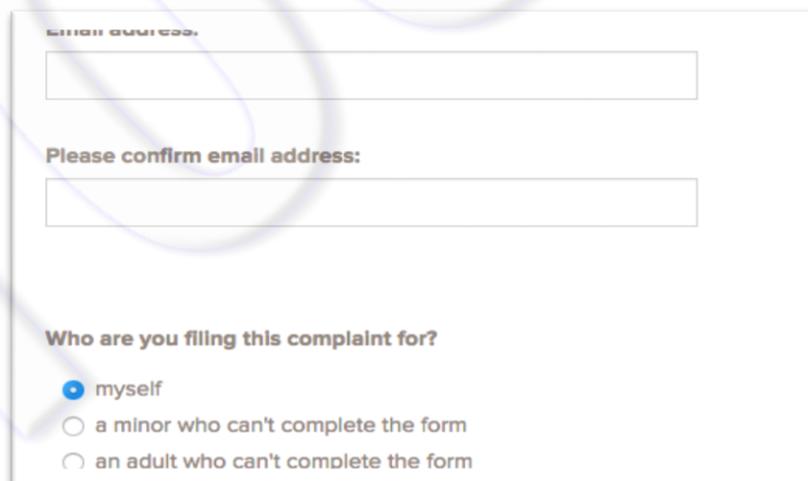
Your Information

First name: Middle name: Last name:

Current Contact Information

Country:

Primary phone number:



Email address:

Please confirm email address:

Who are you filing this complaint for?

myself

a minor who can't complete the form

an adult who can't complete the form



Date of Birth information

year: month: day:

Current Mailing Address

Street address: Apt. Number / PO Box:

YOU HAVE LIVED AT THIS ADDRESS SINCE.

Year: Month:

Has your legal name or address changed since the theft occurred?

No
 Yes

Are you a current or former member of the U.S. Armed Forces or a spouse or dependent of one?

No
 Yes

[Continue →](#)

Step 11

On the next page, you will be asked if you know anything about the person who stole your identity. More than likely, you will not know, so you can select no to this question:

Fill in what you know. If you don't know, leave it blank.

Suspect Information

Do you know anything about the person who stole your identity?

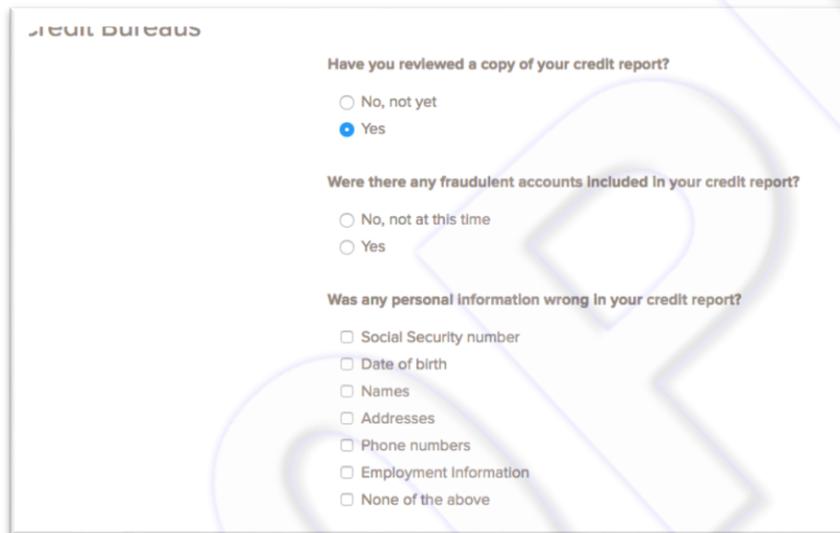
No, not at this time
 Yes

[← Previous](#) [Continue →](#)



Step 12

On the following page, you will be asked about your credit report. If you decide to select that you have not received a copy of your credit report, there is no point in continuing with the process. The only way to access and file a complaint regarding unauthorized inquiries is by answering, “Yes” to “Have you reviewed a copy of your credit report?” You can answer the remaining questions if any of them apply to you, or else you may leave them blank:



CREDIT BUREAUS

Have you reviewed a copy of your credit report?

No, not yet
 Yes

Were there any fraudulent accounts included in your credit report?

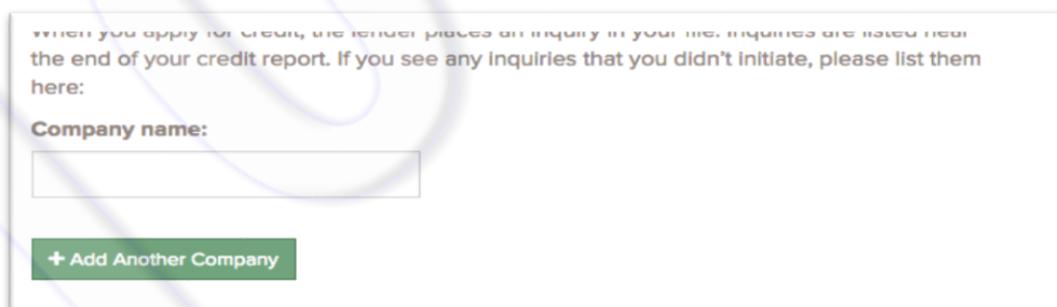
No, not at this time
 Yes

Was any personal information wrong in your credit report?

Social Security number
 Date of birth
 Names
 Addresses
 Phone numbers
 Employment Information
 None of the above

Step 13

At the very bottom of the page is where you will list the unauthorized inquiries:



When you apply for credit, the lender places an inquiry in your file. Inquiries are listed near the end of your credit report. If you see any inquiries that you didn't initiate, please list them here:

Company name:

[+ Add Another Company](#)



Step 14

Once you are finished adding all the company names, you will answer the next question based on whether or not you actually requested a fraud alert with any of the credit bureaus.

Please note: There is a sample fraud alert letter in the resource section in case you ever decide to place one on your credit file without disputing any accounts. You can always call the credit bureau(s) and have it removed. They are for 90 days, but you can also have it extended. The benefit of a fraud alert is to protect your identity from theft. This will ensure that creditors do not grant credit in your name without verifying that it was actually you who made the application.

Also, if you place a fraud alert on your credit file, the bureau will probably notate on your reports that you are a victim of identity theft. This can prevent you from getting future credit/funding. The way to get around this is to pre-advise any creditor or lender that you placed the fraud alert on your credit file and that you approve the application. A sample letter to pre-advise creditor is also located in the resource section.

Have you requested a fraud alert from one of the three national bureaus (Equifax, Experian, TransUnion)?

- No, not yet
 Yes

Here you will answer whether or not you completed a police report. If you are absolutely sure someone stole your identity and attempted to open fraudulent accounts in your name, you may want to contact your local police department and make out a report. We recommend you doing this if you were an actual victim of identity theft. Otherwise, you should not complete a police report; it's okay if you report identity theft without one. Once you complete these set of questions, you will click "Continue".



Law Enforcement Details **Have you contacted your local police department?**

No, not yet
 Yes

Data Breach History **Was your personal information exposed in a data breach? If so, you might have access to free insurance or repair services.**

No
 Yes
 I don't know

Debt Collectors **Has a debt collector contacted you about an account that isn't yours?**

No
 Yes

Continue →

Step 15

You are now coming to the close of the complaint process. This section will ask you what you believed happened. You can use something similar to the sample writing already entered into the box. **The creditors names in this example are for illustration purposes only and not to be used in your complaint unless you actually have had hard pull inquiries that you did not authorize from these particular creditors.** Once you complete your statement, you can click “Continue”.

Tell us what happened in your own words.

Do not include account numbers, your Social Security number, or other sensitive data.

Personal Statement:

The following three creditors: Ally Financial, Credco and Walmart have pulled my credit without my authorization. I believe someone used my information in an attempt to open fraudulent credit or loan accounts in my name.

You have 779 characters remaining.

← Previous **Continue** →



Step 16

After clicking “Continue”, you will have an opportunity to review your file and make any edits necessary. If you are satisfied with your report, click “Finalize”:



FEDERAL TRADE COMMISSION

FTC Report Number:
(to be generated)

Identity Theft Report

I am a victim of Identity theft. This is my official statement about the crime.

Contact Information

Edit

Personal Statement

Edit

The following three creditors: Ally Financial, Credco and Walmart have pulled my credit without my authorization. I believe someone used my information in an attempt to open fraudulent credit or loan accounts in my name.

Fraudulent Information on Credit Reports

Accounts or Charges	No, not at this time
Personal Information	
Credit Inquiries	

Under penalty of perjury, I declare this information is true and correct to the best of my knowledge.

I understand that knowingly making any false statements to the government may violate federal, state, or local criminal statutes, and may result in a fine, imprisonment, or both.

Use this form to prove to businesses and credit bureaus that you have submitted an identity theft report to law enforcement. Some businesses might request that you also file a report with your local police.

Finalize →



Step 17

In order to get a copy of your complaint, you will have to set up an account:

Your Report is not submitted yet.

Almost Done! We recommend creating a **free account** so you can:

- Get a **personal recovery plan** that tracks your progress
- Print **prefilled** letters and forms
- Return anytime to **update and view** your Identity Theft Report
- **Save time** if this ever happens again

[Yes, submit and create account →](#)

Step 18

After you agree to the free account, you will be emailed a temporary password to your email address. Don't fret if you didn't provide an email when initially asked for one. At this last step, the account will not be set up unless you enter a valid email address at this time. Be sure to retrieve the password as soon as possible, because it will expire within 24 hours:

Success!

Your report was submitted to the FTC. We sent you an email with your reference number: 888
We also sent an email with **your temporary password**. Your password will **expire in 24 hours**.



Step 19

After retrieving your temporary password and entering it into the field provided, you will be instructed to create a new password to access the new account you created:

Please follow the steps below to set up your **FREE** identityment.gov

1 Verify email 2 Create password 3 Two-step security

Your new password must:

- be 12-16 characters long ✓
- include a mix of upper and lower case letters ✓ Lowercase ✓ Uppercase
- include at least one number ✓
- include one of these special characters !@#%&* ✓

New Password
.....

Confirm Password
.....

Continue →

Password Strength
100%

Step 20

But before you are given access, you will be sent a code to your phone via text message or phone call, it's your choosing:

Now we need to send a verification code to you via text or a phone call.

Send verification code to:

- Mobile phone (ending in **22)

Select

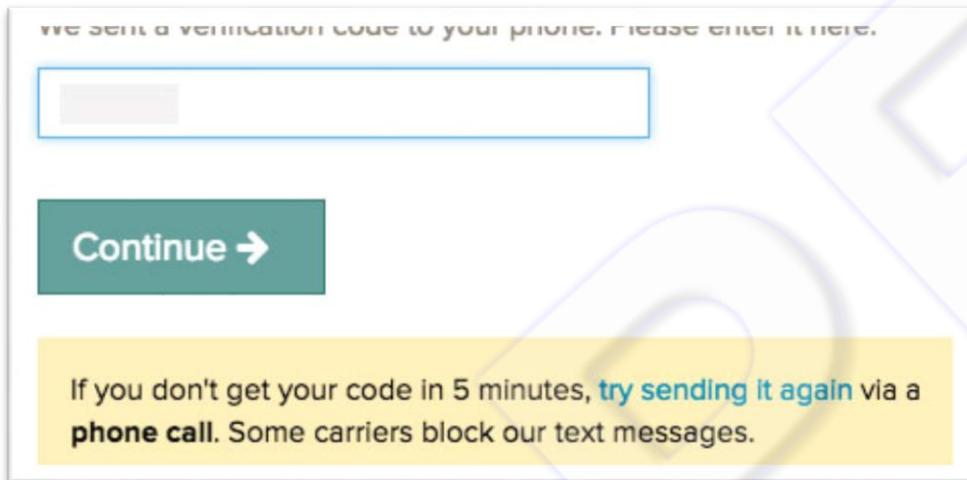
- Text Message
- Phone Call

Get My Code



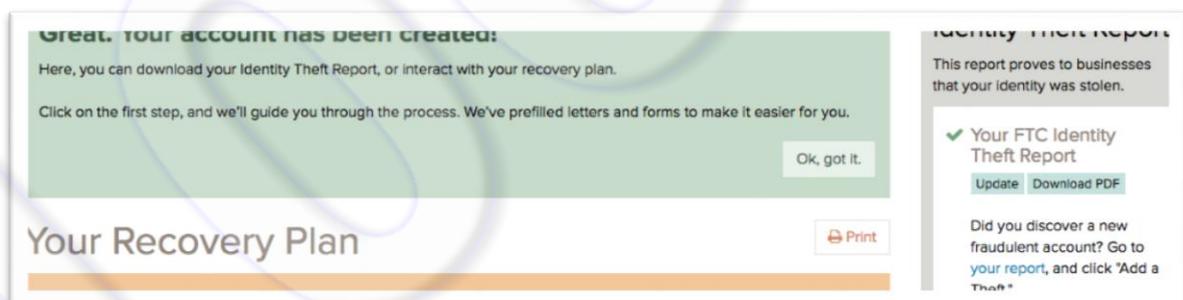
Step 21

Once you receive the code via a phone call or text message, enter it here and click “Continue”:



Step 22

Finally, the process is complete and you can print or download your report:



Up Next....

We'll walk you through how to use the dispute letters located in the resource section, as well as what to include in the package and how to mail them off.



Chapter 9

Drafting Letters

This is where the rubber meets the road. You have finally arrived where it is time for you to take action. All of the dispute letters are located in the “Resources” section.

The **blue text** indicates where you must customize the letter by inputting **your name and address**; the **inquiring creditor’s name and address**; or the **credit bureau name and address** in the respective fields. You will enter your contact information in the top left-hand corner and enter the creditor’s or the credit bureau mailing address directly below your contact information. Next, you will add the **account name, account number, and your reason for the dispute**. Reasons for disputing is also highlighted in the letters. There you can choose your reason and delete the reasons not selected. Just be sure to change all text listed in blue font to black font so all information blends nicely in the letter.

How to choose the right letter

Choosing the right letter is not difficult. It’s dependent on whether or not the hard pull inquiry was unauthorized or a result of identity theft. You will send a letter to the creditor and one to each bureau that the inquiry is reporting on. You can list up to five (5) inquiries on the letter to the bureau. Anything above five will cause the bureau to mark your credit file as frivolous.

Therefore, you would send out another round for the next five (5) inquiries that you didn’t dispute in the initial round. You will continue this process until you have sent out a round of disputes for all inquiries reporting on your credit file. You can mail every group of five (5) at the same time. They would just be on separate letters to the credit bureaus.

For example, if the hard inquiry is questionable and you do not recall submitting an application with the creditor, then you will use Sample Unauthorized Inquiry Removal Letter to Creditor-001. You will also use Sample Unauthorized Inquiry Removal Letter to Credit Bureau-002.

But, if you are disputing hard inquiries that resulted from identity theft, then will use the Sample Identity Theft Letter to Creditor to Verify-003. You will also use Sample Identity Theft Letter to the Credit Bureau-004.



If after 30 to 45 days and the inquiry (s) remains on your credit file, you will need to follow up with the creditor and the credit bureaus. You will use letters: Sample Unauthorized Follow Up Letter to Bureau- 005 and Sample Unauthorized Follow Up Letter to Creditor-006.

If you want to put a fraud alert on your credit file you can send Sample Credit Freeze Letter to Credit Bureaus-000. You also have the option to call the bureaus by phone and request the credit freeze instead.

If after you filed for identity theft and your account is tagged with this information, you can pre-advise your creditor or mortgage lender with Sample Pre-Advisement Letter-007.

How to package and mail your disputes to **Credit Bureaus**

Once you've completed entering all the information in the letter, it is time to mail the letters out. First, print out the credit bureaus dispute letters; next make a copy of your personal identification, such as your valid driver's license or state identification. Also, make a copy of your social security card and a recent utility bill dated within 60 days (You can use a bank statement, lease, or W2 form as a substitute for a utility bill.)

These documents not only prove your identity but also provide your current address. Keep in mind you cannot substitute your social security card; that must be included in all of your dispute letters to the credit bureaus--no exceptions.

Include these same documents for each round of disputes you send to the credit bureau reporting the unauthorized or stolen Identity inquiry until it comes off your credit report.

You have the option to mail the letters via regular mail in a business size envelope with a postal stamp. The only problem with that is the credit bureaus can say they never received your mail, nor have any record of it. There is no way to track that the letter actually arrived at its final destination via regular mail.



If you want to track your letters to ensure the credit bureaus received your mail and to know when to send out a second-round dispute letter, only if need be, you will need to mail the letters Certified Mail Return Receipt Requested.

This way, you will have a receipt as to when the letter was delivered. You can use the receipt as proof that you sent correspondence in case the creditors or credit bureaus ignore your disputes.

How to package and mail your disputes to **Creditors**

The mailing procedure for creditors is a lot simpler than mailing to the credit bureaus. Once you've completed entering all the information in the letter, you only have to print out the dispute letter, make a copy of your Identity theft report if you completed one with the FTC and mail it certified mail return receipt. You do not have to send creditors copies of your personal information but you are to include your social security number in the letter.

You can include a copy of the credit report page evidencing the inquiry. It also doesn't hurt to highlight the section for the credit bureau, just so there's no mistake and to avoid delays.

Again, same as with the credit bureau, if you want to track your letters to ensure the creditors received your mail and to know when to send out a second-round dispute letter, only if need be, you will need to mail the letters Certified Mail Return Receipt Requested.

Second and multiple rounds of disputes

Once you send out the dispute letters, wait 30-45 days for the credit bureaus and/or creditors to respond back to you. If the items disputed remain on your credit report after the 45-day mark, then send out the follow up letters found in the "Resources" section; one to the creditor and one to the credit bureau(s) every 30-45 days.

When nothing happens

You may experience a season where there isn't any change or deletion of inquiries on your credit reports. Don't be discouraged. This can happen to anyone. The key is to not give up, but keep disputing those unauthorized inquiries with the follow up letters until you see some results.



Also, wait 30-45 days until after you send out a round of dispute letters to the creditor(s) and/or credit bureau(s) before you run a new credit report to check to see if the disputed inquiries remain.

When does it all end?

Inquiry removal ends when those unauthorized, questionable or identity theft inquiries are removed from your credit file. It ends when you have five and under inquiries reporting across all three credit bureaus. It ends when you reached the point where you can apply for new credit and get approved.

If you're still working on removing unauthorized inquiries and have additional questions that you need answered, please be sure to post your questions on our [closed Facebook group](#):
<https://www.facebook.com/groups/124320377928785/>

By the way, if you're interested in real estate investing, make sure you get access to a free download of our deal analyser by clicking the following link: 100PFrei.com.

If you haven't done so already, apply for business credit. As soon as your FICO score reaches a 680+, check in with your business credit coach to see if you can now qualify for additional funding. Click the link below to apply. We'll tell you about our terms and answer any questions you may have once you apply.

[Book a consultation for business credit.](#)



Conclusion

Congratulations! You have reached the end of this eBook. Hopefully, you have gained enough knowledge to understand how hard pull inquiries hurt your credit, lower your scores, as well as hinder your ability to get new credit. However, credit scores don't really matter when it comes to getting funding.

Any potential creditor will oppose numerous hard pull inquiries. Regardless, whether it is true or not they will think you are in financial trouble and it's the reason you've been applying for so much credit lately. It only makes sense to remove unauthorized, questionable, identity theft hard pull inquiries and put yourself in a better financial position!

Thank you for sticking it out; that is proof positive of your desire to succeed financially.

Give yourself a pat and be extraordinarily proud!



Resources

In this section you will find the dispute letters, contact information to the credit bureaus, government organizations, and pertinent links to assist you.

3 major Credit Bureaus contact and mailing information:

At the time of this writing the credit bureaus contact information are as follows:

Experian Information Solutions, INC
P.O Box 4500
Allen TX, 75013
www.experian.com
888-397-3742: Report Requests & Fraud Help
877-284-7942: Existing Customer Support
972-390-4908: Fax Line

TransUnion LLC
P.O Box 2000
Chester, PA 19016
www.transunion.com
877-322-8228: Free Annual Credit Report
800-888-4213: Purchase Credit Report
888-909-8872: Place a Security Freeze
800-493-2392: Credit Monitoring Customer Support
610-546-4771: Fax Machine

Equifax Information Services, LLC
P.O Box 740256
Atlanta, GA 30348
www.equifax.com
800-685-1111: Request Free Credit Report
888-766-0008: Place Fraud Alert on Profile
404-885-8078: Fax Number

LINKS:

[Business Credit](#)

[FTC Complaint Assistance](#)

[DIY Credit Repair eBook](#)

[Better Business Bureau \(BBB\)](#)



Sample Credit Freeze Letter to Credit Bureau – 000

Credit Bureau

Credit Bureau Address

Credit Bureau City, State, Zip

Date

To Whom It May Concern:

I would like to place a security freeze on my credit report.

First name Middle Last name Suffix (Jr.III)

Previous name or maiden name (if applicable):

Current address: (include zip code)

Former address (for those who have moved in last 5 years):

Method of payment*

Personal check enclosed _____ Money Order enclosed _____

Credit card # _____ Type of card: (Visa, Mastercard, Discover)

Name on Card _____

Expiration date _____ 3-digit CV Code _____

Your Name _____



Sample Unauthorized Inquiry Removal Letter to Creditor-001

Your Name

Your Address

Your City, State, Zip

Creditor's Name

Creditor's Address

Creditor's City, State, Zip

Date

Re: Unauthorized Credit Inquiry

To Whom It May Concern:

I recently received a copy of my credit report and saw that there is a hard pull on my credit from your company.

I do not recall giving anyone at your company permission to pull my credit. I have not applied for credit with your company.

Please respond within 30 days to the address above and include a copy of the application with my signature giving you permission to pull my credit, as per the FCRA.

The application must state that I agree to give your company permission to pull my credit report.

If you do not have an application with my name and signature on file, you are required by law to immediately contact the credit bureaus and remove the hard inquiry from my credit file.

If you argue that the approval was given over the phone, then I expect a print out of the full details of the conversation be sent to me, certified mail.

Thank you for your attention in this matter.

Sincerely,

Your Name _____

Your Social Security Number _____



Sample Unauthorized Inquiry Removal Letter to Credit Bureau-002

Your Name

Your Address

Your City, State, Zip

Credit Bureau

Credit Bureau Address

Credit Bureau City, State, Zip

Date

To Whom It May Concern:

I received a copy of my credit report and discovered there were unauthorized inquiries made:

1. Company Name - Date of Inquiry
2. Company Name - Date of Inquiry

In agreement with the Fair Credit Reporting Act, I ask that you start an investigation into these inquiries on my credit report to determine who authorized them.

Please remove these inquiries from my credit report at once, and forward me an updated copy of my credit report to the address above.

If you do find the inquiries listed above to be valid, please send me a description of the procedures used in your investigation within 15 business days of the completion of the investigation.

Sincerely,

Your Name _____



Sample Identity Theft Letter to Creditor to Verify-003

Your Name

Your Address

Your City, State, Zip Code

Name of Creditor

Creditor Address

Creditor City, State, Zip Code

Date:

Re: Identity Theft Notification

I recently received a copy of my credit report and saw that there is a hard pull on my credit from your company.

I do not recall giving anyone at your company permission to pull my credit. I have not applied for credit with your company. Therefore, I believe that I am a victim of Identity Theft. I have enclosed a copy of my report filed with the Federal Trade Commission.

Please contact the credit bureau(s) at once and have this hard pull inquiry removed.

Please send me confirmation that my request has been honoured.

Thank you for your cooperation in this matter.

Your Name _____



Sample Identity Theft Letter to Bureau- 004

Your Name

Your Address

Your City, State, Zip Code

Name of Credit Bureau

Credit Bureau Address

Credit Bureau City, State, Zip Code

Date:

Re: Identity Theft Notification

Date of Application:

To Whom It May Concern,

This certified letter, receipt number _____ is to notify you that I am of what appears to be a victim of identity theft. Please remove the inquiries from my file until this matter has been resolved.

I am formally requesting the following:

- 1) Please place a fraud alert note on my credit immediately.
- 2) Please notify all companies that have inquired in the past 12 months that identity theft has occurred.
- 3) Please send me a complete copy of my credit report as soon as possible so I can check it again for accuracy.
- 4) Please do not release my credit information to any credit issuer in the future without my permission.

I will let you know when this issue is resolved to remove the fraud alert. Enclosed is a copy of my identity theft report filed with the FTC.

Kind regards,

Your Name _____



Sample Unauthorized Follow Up Letter to Bureau- 005

Your Name

Your Address

Your City, State, Zip Code

Name of Credit Bureau

Credit Bureau Address

Credit Bureau City, State, Zip Code

Date:

To Whom It May Concern:

This letter is to notify you that I contacted the following inquiring creditor(s) for proof of authorization to pull my credit. I do not recall placing an application with such creditor(s), nor do I agree to having had my credit pulled by such creditor(s).

I reached out to the creditor(s) who placed the inquiries and requested they remove the credit inquiries from my credit profile.

They have not responded; therefore, it is safe to assume the inquiry is reporting in error.

Since contacting them via letter more than 30 business days ago, I demand these inquiries be removed from my credit file at once:

- 1) **Creditor Name and Inquiry Date**
- 2) **Creditor Name and Inquiry Date**

I am enclosing a copy of the letter mailed certified to the inquiring creditor(s), along with a copy of the mailing receipt as proof that the 30-day time frame allotted by FCRA has expired.

With that said, I expect you to take this matter up and remove the credit inquiries from my credit file today.

Thank you for your cooperation.

Sincerely,

Your Name _____



Sample Unauthorized Follow Up Letter to Creditor- 006

Your Name

Your Address

Your City, State, Zip Code

Name of Creditor

Creditor's Address

Creditor's City, State, Zip Code

Date:

To Whom It May Concern:

This letter is to notify you that I have made attempts on the date of _____ to resolve an issue with your company by sending you a certified letter, receipt number: _____ advising you of the following:

I recently received a copy of my credit report and saw that there is a hard pull on my credit from your company.

I do not recall giving anyone at your company permission to pull my credit. I have not applied for credit with your company.

You contend that the inquiry is valid, however I strongly disagree for the following reason: (Select the appropriate reason below and delete this message along with reasons not selected before printing the letter)

1. The language in the application was not only misleading, but also extremely ambiguous. I cannot be held accountable.
2. The document does not state anywhere in the letter that my credit was to be pulled. Therefore, I did not authorize my credit being pulled.
3. My signature is not on the application. Therefore, I did not agree to my credit being pulled.
4. You failed to send me a copy of a phone conversation that you claim as the application being made. Therefore, I do not believe such an application by phone took place.

In order to be in compliance with the FCRA credit reporting laws, I expect you to contact the credit bureau and remove this credit inquiry from my credit report at once.

Your Name _____



Sample Pre-Advisement Letter to Creditor-007

Your Name

Your Address

Your City, State, Zip Code

Name of Credit Bureau

Credit Bureau Address

Credit Bureau City, State, Zip Code

Date:

Re: Pre-advisement

To whom it may concern:

I Your Name am writing you to advise you that I placed a fraud alert on my credit file on [Date goes here](#). I placed this fraud alert to prevent anyone from attempting to apply for a line of credit in my name without my permission or me knowing about it.

I also am writing to you to let you know that I approve for my credit to be pulled in expectation of getting approved for your product or service.

Thank you for your understanding. If you have any questions or concerns, please contact me at: _____.

Sincerely,

Your Signature



FAQ's

What if you didn't authorize a creditor to pull your credit report?

There are two possible scenarios to this situation. First, you may not recognize the company's name. There are companies that do business under a different name than their official name. You have the right to ask the creditor for proof that you made an application or to remove the inquiry from your credit report.

Second, you may be a victim of Identity theft. Contact the credit bureaus for a copy of your credit report and review it closely.

If there are inquiries that you did not make an application for, you have the right to report Identity theft. Either way it goes, the burden of proof is on the creditor and the credit bureaus.

What if you have inquiries from accounts in good standing, should you dispute them with the credit bureaus or the creditor?

It's not wise to dispute any inquiry that resulted in an open account. This can cause the account to be shut down and you lose your credit privileges.

What if you have inquiries from accounts in good standing, should I contact the creditor and request them to remove a hard pull inquiry that resulted from credit line increases?

There is no harm in contacting the creditor to ask them to remove a hard pull inquiry that resulted from a credit line increase. It's difficult to say whether or not the creditor will comply. It just depends on the creditor. It would be better to ask them to possibly do a soft pull credit to determine if you're eligible for a credit line increase. This way you can decide if the hard pull is worth it.

What if I receive a pre-approval application in the mail, will it result in a hard pull if I apply?

A preapproved credit application means that the lender has pulled a soft inquiry, but once you send back the completed application it can result in a hard pull inquiry depending on the creditor. Preapprovals aren't guaranteed you will receive credit.



Do car dealerships “shotgun” your credit?

“Shotgun” is equivalent to what is known as rate shopping. The credit bureaus state that if you are looking for an auto or home loan within a period of 7 to 14 days, those hard pull inquiries are counted as one hard pull inquiry.

Funny how all those inquiries don’t report as one. All of them will be listed on your credit report for lenders to see.

Even if that is true to the credit bureaus, it doesn’t hold true for creditors. Multiple inquiries done in a day or over a period of time will affect your approval power with other creditors. You should always ask upfront if they are going to shotgun your credit, that way you can look elsewhere for a loan.

What if hard pull inquiries remain on a credit report well after the two years allowed?

If the creditor or the credit bureaus refuse to remove the hard inquiries after the time is up, you will have to take matters into your own hands and report them to the FTC or the Consumer Finance Protection Bureau. You can even contact your State Banking Commission to see if they will assist.

Is it wise to dispute hard pull inquiries online?

Disputing hard pull inquiries online can certainly be done; but is it wise, maybe not. The online process actually waives some of your rights and there is no way to really track your dispute.

It’s best to write to the credit bureaus to keep a paper trail and have mailing receipts that can be used in your favour if nothing is done within the time period of 30 days required by the FCRA.

Can hard pull inquiries be disputed through Credit Karma?

Credit Karma is a free credit monitoring service that only reports information extracted from Equifax and TransUnion, but not on Experian. They will not be able to assist in getting hard pull inquiries removed. The creditor and the credit bureaus are the only ones who can remove them.



What if a car dealer said they don't shotgun credit, but they submit your application all around town?

In this particular situation, it's basically your word against theirs unless you got it in writing. It may be difficult to get the hard inquiries removed, but it certainly should be attempted on the basis that you did not authorize them to do so.

Is it true that it isn't worth disputing hard pull inquiries in the 6th month of it posting?

It is said that scores tend to rebound from a hard pull inquiry around the 6th month and by the 12th month it doesn't affect scores any longer. It depends on from whose perspective is being looked at. Creditors will still view multiple inquiries as having too many and may consider an applicant thirsty for credit and deny the application.

Can hard pull inquiries just show up out of nowhere on a credit report?

There isn't such a thing as "inquiries showing up out of nowhere." Someone made an application for the credit report to be pulled. The question is really asking if hard inquiries made in the past can show up at a later date.

It's unlikely that this will happen since the creditor knows that by law hard pull inquiries are only allowed to report for two years. There wouldn't be much point to wait a year or two after the application was made to later report it to the credit bureau.

If this did happen by chance, it may work in the applicant's favour since most creditor do not keep applications on file after one or two years. It would then be difficult for them to verify authorization.

