

# Bumpage: bumping off hard inquiries from your credit report

We have received many requests for the methods of removing Hard Inquiries from a credit report.

"Bumping" your Equifax credit score up into the 800+ range.

**Did you know that you can bump off hard inquiries from your credit report to raise your credit score?**

It's a little known, very mysterious process called **bumpage**, also known as **B\***.

We will teach you the process in detail in this manual.

To understand how bumpage works, first we need to talk about the difference between a hard inquiry and a soft inquiry.

**Hard inquiries** (also known as hard pulls) appear on your credit report when a company pulls your credit report and evaluates it. This happens every time you apply for new credit: a new credit card, store loan, car loan, mortgage, or personal loan. Each inquiry you get will drop your credit score by a few points. The amount of new credit inquiries account for about 10% of your credit score calculation.

Hard inquiries damage your credit score temporarily. Inquiries that are over 2 years old don't affect your credit score and inquiries over 6 months old have one half of the lowering effect on your score compared to recent inquiries. This is why you should never apply for any new credit cards if you intend to get a major loan like a mortgage within a 6 month period.

A **soft inquiry** (also known as a soft pull) does not damage your credit score. A soft inquiry is made on your credit report when you pull your own report, such as when you get a simulated credit report from **Credit Karma**, **Credit Sesame** or **Credit.com**.

Some companies pull a soft inquiry on your credit file to see if you're worthy of them sending you targeted or pre-approved credit card offers. Banks and other companies can pull a soft inquiry to confirm your identity. Your prospective employer or landlord may pull a soft inquiry to assess your financial profile and risk. Also, a business or credit card company can routinely perform a soft inquiry to check your credit report.

Imagine that the credit file that each credit reporting agency has on you only has a **limited amount of space**. Meaning they only report so many items. Every new account you open takes up some space in your credit file. Every new inquiry that appears on your report also takes up some more space in your credit file.

**Hard inquiries and soft inquiries both take up space in your credit file.**

As new information is being added to your credit report and the amount of space available gets maxed out, old information from your credit report begins to drop off and disappear from your report.

*Think of your credit report as a “bookshelf” and your credit information as “books”. If you keep adding new books (new accounts, new hard inquiries, new soft inquiries), you will soon run out of space on the bookshelf. Once you run out of shelf space, with each new book you add, you have to remove one of the “older books.” The bookshelf hasn’t increased in size, the only thing that has changed are the type of books on the shelf.*

**Adding new data to your credit report will cause the old data to get “bumped” off.** What is this old data that gets bumped off? Your credit file's hard inquiries! Not all hard inquiries will drop – mortgage and insurance inquiries seem to remain “sticky” and cannot get bumped off.

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To achieve bumpage of your hard inquiries, you use different credit report and score services to make multiple soft inquiries (soft pulls). As you fill up your credit file with many soft inquiries, the hard inquiries will eventually get bumped off. When the hard inquiries fall off your credit report, they no longer bring your credit score down, and your credit score should increase. This is one method we use to bump my credit scores to 800+.

**Bumpage is achievable with the credit reporting agencies *Equifax* and *Transunion* but not possible with *Experian*.**

In this report we will show you the process of bumping all of the credit inquiries off an Equifax credit report.

To achieve bumpage of Equifax, you need to accumulate **85 soft pulls**. This can be done in 28 days or less by signing up for 3 daily soft pulling sites. You can run a soft inquiry on your credit report one time per day with each of these sites:

## My Privacy Matters (MPM)

You can sign up for the daily puller called My Privacy Matters through this [link](#) (Eliminate ID Theft - EIDT). This service costs \$10.95 a month. 48 hours after signing up for EIDT, call 866-440-0461 to have them activate your login ID.

<http://www.eliminateidtheft.com/mall/signup15.aspx>



After you login to Eliminate ID Theft, you can check your credit score with soft pulls provided by My Privacy Matters, which is processed at [www.myprivacymatters.com](http://www.myprivacymatters.com).



You can use MPM to pull your credit daily, however you **MUST** not pull it again until 24 hours + 1 minute later the next day. This means if you soft pull today at 7:00am, you must soft pull tomorrow at or after 7:01am tomorrow, and not a minute earlier.

## **CreditCheck Monitoring Premium (CCM)**

You can sign up for CCM via USAA credit monitoring through this link: [www.usaa.com](http://www.usaa.com). You don't need to be in the military, I signed up as a civilian. This service costs \$12.25 a month.

[CLICK HERE](#)



Once you sign up, you can login to your account here and start soft pulling daily. You don't have to exactly pull 24 hours apart with this daily puller.

## **Equifax Complete (EQC)**

Sign up for Equifax Complete 30 day free trial here. If the free trial ends, this service will cost \$16.95 a month to maintain. You don't have to exactly pull 24 hours apart with this daily puller.

[CLICK HERE](#)



When pulling MPM, CCM, and EQC daily, you can count the number of soft pulls to your credit report with this EQ B\* counter.

**Inquiries that do not impact your credit rating**  
These inquiries include requests from employers, companies making promotional offers and your own requests to check your credit. These inquiries are only viewable by you.

Company Information	Date of Inquiry
PRM-AMERICAN EXPRESS	12/02/11, 11/07/11, 10/24/11, 08/29/11, 08/01/11, 07/25/11
ANAKAM, INC.-TURNINGPOINT GLOB	03/28/12
PRM-AT&T SERVICES, INC.	08/12/11
PRM-BANK OF AMERICA	05/17/12, 05/04/12, 04/09/12
PRM ONL-BANK OF AMERICA	01/24/12
PRM-CAPITAL ONE	06/07/12, 05/11/12
DTC-ANAKAM, INC.-TURNINGPOINT GLOB	03/28/12
CIC/EXPERIAN RPTS	07/06/12, 07/05/12, 07/04/12
AR-CITIBANK NA	12/09/11
AR-CITI CARDS CBNA	06/29/12
AR-CITIMORTGAGE	04/10/12
CREDITEXPERT 1-866-673-0140	07/16/12, 07/15/12, 07/14/12, 07/13/12, 07/12/12, 07/11/12, 07/10/12, 07/09/12, 07/08/12, 07/07/12, 07/06/12, 07/05/12, 07/04/12, 07/03/12, 07/02/12, 07/01/12, 06/30/12, 06/29/12, 06/28/12, 06/27/12, 06/26/12, 06/25/12, 06/24/12, 06/23/12, 06/22/12, 06/21/12, 06/20/12, 06/19/12
PRM-DISCOVER FINANCIAL	09/30/11
PRM-DISCOVER FINANCIAL SERVICES	07/06/12, 06/28/12, 06/15/12, 06/01/12, 05/17/12, 05/11/12, 04/27/12, 04/12/12, 03/30/12, 03/22/12, 09/30/11
EQUIFAX	11/19/11
ND-EQUIFAX	11/19/11

Copy the information that Equifax displays in this portion of your report (looks like above) Then paste it into the EQ B\* Counter to count the number of soft pulls you've added to your file

Once you login to your Equifax account, click on view score details, then inquiries. Copy all of the inquiries listed that “do not affect your report” and then paste them into the EQ B\* counter. After you get 85 counts, you will begin to achieve bumpage! This will take at least 28 days.

## What are the risks to attempting B\*?

The biggest downside of all of your hard work with tediously soft pulling your credit report daily is that all of your soft inquiries might get “chopped.”

**Choppage** is a process where Equifax “chops” off the majority of all the soft inquiries you’ve worked hard to keep pulling and storing in your credit file. This is a preventative measure Equifax uses to keep track of your credit file size and prevent it from getting filled up to maximum capacity.

Choppage can happen once a month and can be quite frustrating if it happens just before you achieve bumpage. This doesn't happen to everyone but it can happen. If it happens to you, then it means that you've lost the money you put into paying for these daily pullers for the month, and you will need to continue to pull for one more month to achieve complete bumpage. Look here to see when possible choppage dates appear.

*You will know that choppage has happened to you if you paste your inquiries into the EQ B\* Counter and you lost a large chunk of the soft pulls you've accumulated. If you decide not to use 3 daily pullers, you will know if you have been chopped if you pull your credit report over 85 days and have not already achieved bumpage.*

The best way to knock off all of your hard inquiries is to sign up for the 3 daily pullers (MPM, CCM, and EQC) and start pulling every day for 28 days. Even if choppage occurs, you should be able to bump off your inquiries before the next chop happens.

After you achieve the bumpage that you want, feel free to **call each credit monitoring service and cancel your subscription.**

As you can see, bumpage is an interesting hack you can do to **bump off your hard inquiries** from your credit report and **bump up your credit score.**

Today I discussed bumpage of your Equifax report. I will discuss bumpage of your Transunion report in the future. Any questions? Ask me in the comments section below or read more discussion about it here and here.

Good luck.