

Rapid Results--Inquiry removal process

RECOMMENDATIONS:

- 1. DO NOT PUT MORE THAN 12-15 INQUIRIES PER LETTER.**
- 2. DO NOT ATTEMPT TO REMOVE INQUIRIES THAT LESS THAN 3MOS OLD...UNLESS THEY ARE DUE TO CAR SHOPPING.**

In this even when you call the bureaus, you are to tell them that you told the finance manager not to send you to more than 2 places cause you don't want more than 2 inquiries on your credit report. Otherwise you'll make it more difficult for yourself. But you can try and you might be successful...just his advice

Steps:

1. Call the creditors and take note of the name and employee ID and Dept of the individual you spoke to. Alert them that you do not recall authorizing the inquiry pull you're seeing on the report and you request that they send documentation to your address and if they do not have docs on site to remove the inquiry asap as it is harming your ability to obtain credit. (echo language in letter and more) Notify rep that you will be calling back within 48 hrs to follow up as this is urgent and preventing you from obtaining credit.

Fax letter to creditor ATT: (person you spoke to and their dept) or mail certified or do both

2. Next Call each bureau for which inquiries you want removed, get Rep/employee ID# and their DEPT. Then repeat what you told every creditor you called and alert rep that you have faxed/mailed letter to creditors disputing and requesting valid proof of the pull being authorized. Then fax ONE letter to each bureau with ALL the inquires (12-15 from over 3mos ago, unless auto pulls), ATTN: the rep you spoke to and their Dept.

**DO NOT ALLOW THEM TO TELL YOU THEY ARE GOING TO CREATE A DISPUTE/COMMENT!
THAT IS NOT WHY YOU'RE CALLING....YOU'RE CALLING FOR RESOLUTION AND DON'T BE AFRAID TO
ASK FOR SUPERVISOR**

Notify rep that you will be calling back within 48 hrs to follow up as this is urgent and preventing you from obtaining credit

3. Then also dispute online with each bureau....all of these steps!

4. Follow up with creditor and bureaus within 48 hrs

They say they've been getting inquiries removed within 72hrs on average

BEST OF LUCK!!!