



Express Credit Inquiry Removal

A Step-By-Step Guide



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And book your free consultation too!





How to remove hard inquiries from all three credit bureaus



- Are too many inquiries impacting your credit score?
- Did you apply for a car loan only to find it shopped around to numerous of lenders?

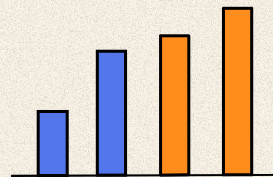


Hard inquiries are 2-5 points each and typically stay on your credit for 2 years. This is why it's important to get them removed. Get your points back!



In this ebook; JL Credit Consultants will show you to get these unauthorized inquiries removed.

Let's get started!





3 Main Credit Bureaus



Experian

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



Equifax

1-888-836-6351



Transunion

1-800-916-8800

Step 1

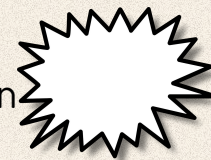
Call each of the credit bureaus. You will need to get directed to the Fraud Department in order to get inquiries disputed/removed. If they do not transfer you right away without asking you for your information



SAY

"You noticed unauthorized inquiries on your report or you noticed someone applied for something in your name. Can I speak to the fraud dept.?"

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



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Step 2 Once connected with the Fraud department say...

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

SAY

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

You will then need to list all of the inquiries that are not attached to your open or closed accounts. (See next page for examples)





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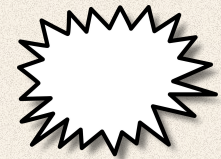
1-800-916-8800

Step 2 Examples

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

Examples

- If you have a AMEX that you opened in Aug 2021, and you have an inquiry from AMEX dated Aug 2021, this item cannot be deleted off (if deleted you risk the entire account being closed and removed)
- If you have an inquiry from Capital One Auto Finance but you do not have an open or closed (prior) account associated with that account, you **can** get it that removed.



Whoa!



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

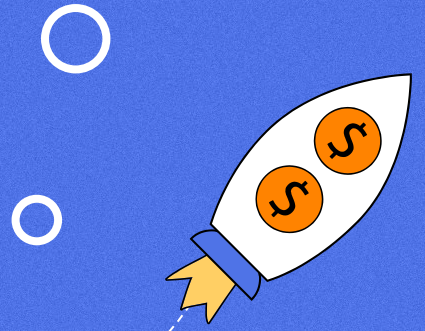


If they ask have you contacted the original creditors, say you have already and they told me to contact each bureau directly.

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.

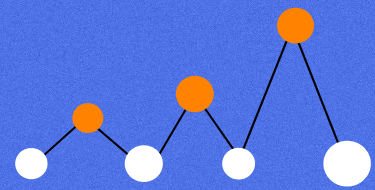
However, the following business day, all of the inquiries you asked to get deleted should be deleted. Equifax may take the longest, but max is 48 hours.





Congratulations! You DID it!
We are proud of You!

JL Credit Consultants



Did You Know?

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

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

You can go to Credit Karma for Equifax & Transunion or use [IdentityIQ](#) for daily and monthly review. You can also get your full credit report for all 3 credit bureaus at Annual Credit Report.

They asked me to place a fraud alert on my credit report but I don't want to?

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



Did You Know?

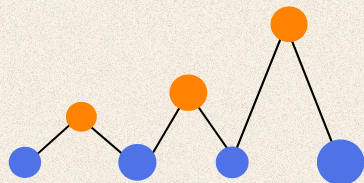


What If I have over 10 inquiries per bureau to remove?

Dispute 10 or less at a time. Once those 10 are off then try the method again. This helps to avoid any mistakes or inaccuracies with the your disputing process.

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

Yes, you can remove that inquiry. BUT remove it before the account hits your credit report.





**Don't forget to get your free
credit consultation to repair &
rebuild your credit.**

www.jlcreditconsultants.com