



The 24-Hour Removal Process for Hard Inquiries

Removing the Hard Inquiries That Can Negatively Impact Your Credit Score

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Chapters

Intro

Disclaimer

Chapter 1 When You Can and Can't Get Your Hard Inquiry Removed

Chapter 2 The Script to Use on the Phone

Chapter 3 Frequently Asked Questions

Conclusion

Intro

Have you spotted unauthorized inquiries on your credit report? If so, you're not alone. Many people find these inquiries while reviewing their credit reports and want to know what they can do about them.

The problem with hard inquiries is that they can lower your credit score. In addition, you may have unauthorized inquiries because you tried to buy a car or had your identity stolen. It's not uncommon for car dealerships to perform multiple inquiries within minutes while determining if you're eligible for funding without making you aware of what they're doing.

Use this book as a guide to starting the removal process for hard inquiries. Taking steps to get the inquiries removed could help boost your credit score in no time.

Disclaimer

It's important to understand that credit bureaus get to decide what was and wasn't reported illegally on your credit report. The points you receive on your credit report will vary based on what gets removed and what doesn't. If there is nothing considered illegally reported, you won't get points.

In addition, when items stay on your account, they'll have an impact on your overall credit score. The credit bureaus can decrease your score for this reason and others, including late payments and collections accounts. It can happen whether you've disputed the report or not.

At M2C Academy, we're not responsible for any potential point deductions that you may receive. While we'll work with you to help, we can't guarantee specific results because each individual has a unique credit history.

We also ask that you wait up to 45 business days to see a change on your credit report from all three credit bureaus after processing. You should start the 45 days from the day that the three bureaus receive the letters sent out to them. You need to decipher credit updates added to your report. The bureaus may send a letter to you requesting that you call the number printed on the paper sent out. In that case, please be sure to reach out to them to verify any information that you initially provided to them.

You may need to verify your identity when disputing hard inquiries. You can do that by contacting the credit bureaus at the following numbers:

- **Experian** - 1-877-284-7942
- **Transunion** - 1-800-916-8800
- **Equifax** - 1-888-836-6351

When contacting each bureau, be sure to select the option that connects you with the Fraud Department, where you can speak to someone about your hard inquiries and try to get them removed. For example, suppose you're having trouble getting transferred. In that case, you'll need to say, "I've spotted some unauthorized hard inquiries on my credit report and believe that someone fraudulently applied for something using my name and personal information." If they're giving you a hard time, you can say, "According to the Fair Credit Reporting Act, any unverified and unauthorized inquiries need to get removed from my credit report."

Be prepared. You need to make a list of any inquiries attached to credit cards that you don't currently have and have never closed.

Chapter #1. When You Can and Can't Get Your Hard Inquiry Removed

Knowing when you can and can't get your hard inquiry removed is essential. You don't want to waste your time on things that you can't get removed from your credit report. For example, if you have an inquiry from 2021 for an account with Synchrony Bank and you have an account opened with Synchrony Bank from that same period, you won't be able to get the inquiry deleted because it connects back to an open account that you have used.

However, if you have an inquiry for an account with a credit company, such as Discover, and you don't have a Discover account, there is a greater chance of getting the hard inquiry removed while you're on the phone with the credit bureaus.

It would be best NOT to attempt to dispute a hard inquiry that links back to an open account that you currently use.

Chapter #2. The Script to Use on the Phone

Make sure you know what to say on the phone. You want to take a professional approach when reaching out to the customer service agents at the three major credit bureaus. When speaking to someone on the phone, you should say something along the lines of, "Good morning! I'm calling today because I recently reviewed my credit report and noticed a few unauthorized inquiries. These inquiries don't look familiar to me, and I don't recall applying for these accounts. Is it possible to receive help with getting these inquiries removed from my report?"

Don't get upset if the person on the other line isn't helpful. If they're not responsive to your request, you have options. You can hang up and call back to speak to a different customer service representative or ask the person on the other end of the phone to transfer you to the fraud department if you're not already connected to that department. If they're still giving you a difficult time, you may ask to speak with a manager over the phone to discuss the situation at hand.

Chapter #3. Frequently Asked Questions

We're providing answers to some of the most commonly asked questions of those who'd like to improve their credit scores by getting rid of multiple hard inquiries. The answers to these questions may give you more insight on what to expect when you're reaching out to the credit bureaus for assistance.

Question: Is it possible to use this method when hard inquiries are more than a year old?

Answer: While most would think it's not possible, it is. Be sure to use this process for closed accounts or any accounts that led to a denial and are at least a year old, if not older.

Question: Does this method work for each of the credit bureaus?

Answer: Yes, it does work for all three of the credit bureaus, which includes Equifax, Experian, and Transunion. Be sure to use it for these credit bureaus to see what you can get removed from your report.

Question: What do I need to do when I have an inquiry over two years old still listed in my report?

Answer: If you have an inquiry on your report from two or more years ago, be sure to inform the bureaus that they're violating a rule. The rule states that hard inquiries must be removed from a report after two years have passed. You may then request that they remove them immediately.

Question: When is the best time to contact the different credit bureaus?

Answer: You can contact the different credit bureaus at your convenience. Experian is open and accepting calls between 7:00 AM and 7:00 PM CST on Monday through Friday. Equifax operates between 9:00 AM and 5:00 PM EST on Monday through Friday, and Transunion operates between 9:00 AM and 4:30 PM EST on Monday through Friday. As long as you call within these times, you shouldn't have a problem connecting to a live person for help.

Question: What should I do if the credit bureau tells me to put a fraud alert on my report?

Answer: While they may encourage you to do this, you can decline to do so. You can speak with the customer service representative and let them know that you'll handle it via the website.

Question: Can I keep my credit frozen while trying this technique?

Answer: Absolutely. You can follow this method while keeping your credit report frozen to prevent any additional inquiries from appearing.

Question: Should I unlock my credit report when attempting to use this method?

Answer: No, if you've locked your credit report, you can keep it locked while reaching out to the bureaus for deletion of hard inquiries.

Question: Is it in my best interest to try this method when I still have open disputes?

Answer: It's better to wait for the completion of your dispute before you contact the bureaus for the deletion of your hard inquiries. You don't want this to have an impact on your current dispute.

Question: Do I need to have a police report?

Answer: No, you don't need a police report. If you speak to a representative who tells you otherwise, end the conversation and try calling back later to talk with a different representative.

Question: Is it possible to remove a credit inquiry for a credit card if I just got approved for it?

Answer: Yes. It's possible to get the inquiry removed. However, try to get it done quickly before the new account appears on your credit report.

Conclusion

Now that you know what it takes to get your hard inquiries removed, you can make an effort to start the process using this simple yet effective method. Use the information provided in this guide to your advantage to speak professionally with representatives while remaining aware of your rights based on the Fair Credit Reporting Act.

At Tony's Credit Repair, we help our clients with a method known as Metro 2 Compliance or the Metro 2 Method. Rather than solely relying on disputing, we help consumers improve their credit reports using a legal and ethical method through our Metro 2 Compliance Automated System. Instead of using the outdated 609 methods that some people may include disputing the reality of negative items, we use our Metro 2 Compliance Methods to challenge compliance and the ability of the creditor to report specific information. It's more ethical and practical than other options out there.