



PROMINENT MANAGEMENT & CONSULTING

TURNING DREAMS INTO DOLLARS

# Inquiry Detox

A GUIDE TO QUICKLY  
REMOVE CREDIT INQUIRIES  
&  
UP YOUR CREDIT SCORE

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# Intro

FIRST LETS TALK ABOUT WHAT INQUIRIES ARE AND HOW THEY AFFECT YOUR CREDIT SCORE

A credit inquiry, a.k.a credit check or pull happens when someone other than yourself requests to view your credit report from 1 or all of the 3 credit bureaus. There are types of inquiries, hard and soft.

## HARD INQUIRIES:

These inquiries occur when a potential lender or creditor checks your credit report as part of the decision making process on a credit application that you have submitted. This could include applying for a home loan, auto loan, personal loan or credit cards. Hard inquiries can have a negative impact on your credit score, a minor impact but it does affect you in an adverse way. Each inquiry sheds a few points off your credit score and it looks bad when you have multiple hard inquiries within a short period of time.

## SOFT INQUIRIES:

Soft inquiries happen when your credit report is accessed for reasons aside from a credit application. This includes checking your own credit, pre-approved credit offers, background checks, home/ apartment rental checks or when you use services such as credit karma, credit sesame, or any free credit monitoring services. Soft inquiries do not have an impact on your credit score and they usually do not affect your credit-worthiness in the eyes of lenders.

All inquiries have the potential to stay on your credit report for 2 years... if they are not removed.

# WHY INQUIRIES MATTER

Lenders use credit inquiries to assess the risk of lending money to a consumer. A higher number of recent inquiries might suggest that a person is seeking credit and may be viewed as a potential risk. Too many inquiries on a credit report raises concerns about a consumer's ability to manage credit responsibly which impacts their creditworthiness. In short, if you look desperate for money, you can get approved with a higher interest rate or completely denied.

## GETTING RID OF INQUIRIES

Do not worry about soft inquiries.... they don't matter. Knowing when you can and can't get rid of your hard inquiries is very important. Don't waste your time on inquiries you can't remove or on inquiries that will automatically drop from your credit report. Remember, inquiries report for 24 months. If you have an inquiry from Wells Fargo bank from April of 2022 and you have an open credit card from that same time, trying to remove that hard inquiry is a complete waste of time. If you have an inquiry from June of 2023 and you don't recognize, have any record or any knowledge of the lender who pulled your credit report, that would be an inquiry that you are able to remove. Look for the key words "PERMISSIBLE PURPOSE" If you do not see those words next to your inquiry, that inquiry would be very easy to remove.

Before you attempt to remove any inquiry from your report, you will want to make sure that your personal information is up to date. When you apply for credit, you enter your name, phone number, email address, physical address and employer on the application. If that information matches, it could result in not getting inquiries removed, so remove all old personal information from your credit reports.

**CREDIT BUREAU CONTACT INFORMATION:**

**EXPERIAN: 877-870-5640 - OPTION 2**

**ADDRESS: P.O. BOX 4500  
ALLEN, TX 75013**

**EQUIFAX: 888-836-6351 - OPTION 4**

**ADDRESS: P.O. BOX 740256  
ATLANTA, GA 30374-0256**

**TRANS UNION: 800-916-8800 OPTION 2**

**ADDRESS: P.O. BOX 2000  
CHESTER, PA 19016-2000**

# REMOVING UNWANTED INQUIRIES

## REMOVING INQUIRES BY PHONE:

To remove inquires by phone, you may want to clear your schedule for a day because there is no telling how long you will be on hold with the credit bureaus.

You will want to have your credit report printed out. Inquiries are always on the last page of the report. I ususally highlight any inquiries that I want to have removed and double check to make sure that you do not or have never had an account associated with that inquiry.

When you call, you want to be in professional mode. Smile through the phone and remain patient and plesant during the duration of your phone call.

Phone Script:

Good Morning, my name is \_\_\_\_\_ how are you today?  
(wait for response)

I'm calling today because i am in the process of buying a home or car ( some kind of major purchase) and upon reviewing my credit with the lender, I noticed some inquiries on my credit that I don't recongize. I don't remember applying for anything with that company. I would like to have them removed from by credit report.

I would stay away from wording like I did not aurthorize or these inquiries are unauthrozied... ect. You do not want to sound like you are reading a script.  
Keep it professional, yet simple.

The customer service representative will ask you to verify your information. Give them your personal information without hesitation.

They will ask you which inquiries you would like to challenge or have removed.

List them out and tell them that you did not apply for any credit with those companies.

They may respond with something along the lines of putting a fraud alert or freeze on your credit report. Politely tell them that you are about to apply for credit to make a major purchase and the lender advised me not to lock my credit. At this point they will make the decision to remove the inquiries.

If the representative that's helping you is not helpful, you can excuse yourself off of the phone or ask to speak to a supervising manager.

I would not try to remove more than 2 inquiries at a time. That's suspect and you will not get the results you are wanting.

Repeat this with all three bureaus and your inquiries should be looking better the next time you refresh your credit report.

**YOU DO NOT NEED TO FILE A POLICE REPORT FOR IDENTITY THEFT IF THIS DID NOT HAPPEN. FILING A FALSE REPORT CAN GET YOU IN SERIOUS TROUBLE!!!!**

# Removing Unwanted Inquiries

## Removing Inquiries By Letter

Send these letters in order by certified mail. Include a copy of your government issued identification card and a recent utility bill.

[YOUR FULL NAME]  
[YOUR ADDRESS]  
[CITY, STATE, ZIP CODE]  
[EMAIL ADDRESS]  
[PHONE NUMBER]  
[DATE]

[CREDIT BUREAU NAME]  
[CREDIT BUREAU ADDRESS]  
[CITY, STATE, ZIP CODE]

DEAR [CREDIT BUREAU NAME],

I AM WRITING TO DISPUTE AND REQUEST THE REMOVAL OF UNAUTHORIZED INQUIRIES ON MY CREDIT REPORT. UPON REVIEWING MY CREDIT HISTORY, I IDENTIFIED INQUIRIES THAT I DID NOT AUTHORIZE OR RECOGNIZE.

DETAILS OF UNAUTHORIZED INQUIRIES:

1. **\*\*INQUIRY DATE(S):\*\*** [SPECIFY THE DATE(S) OF THE UNAUTHORIZED INQUIRIES]
2. **\*\*CREDITOR OR COMPANY NAME(S):\*\*** [SPECIFY THE NAME(S) OF THE CREDITOR OR COMPANY ASSOCIATED WITH THE UNAUTHORIZED INQUIRIES]

I BELIEVE THESE INQUIRIES WERE MADE WITHOUT MY CONSENT, AND I REQUEST A THOROUGH INVESTIGATION INTO THEIR LEGITIMACY. IF IT IS DETERMINED THAT THESE INQUIRIES ARE INDEED UNAUTHORIZED, I KINDLY REQUEST THEIR IMMEDIATE REMOVAL FROM MY CREDIT REPORT.

ENCLOSED WITH THIS LETTER ARE COPIES OF MY CREDIT REPORT WITH THE UNAUTHORIZED INQUIRIES HIGHLIGHTED FOR YOUR REFERENCE.

I APPRECIATE YOUR PROMPT ATTENTION TO THIS MATTER AND REQUEST THAT YOU INFORM ME OF THE RESULTS OF YOUR INVESTIGATION. PLEASE CONTACT ME AT [YOUR PHONE NUMBER] OR [YOUR EMAIL ADDRESS] IF YOU REQUIRE ANY FURTHER INFORMATION.

THANK YOU FOR YOUR ASSISTANCE IN RESOLVING THIS MATTER.

SINCERELY,

[YOUR FULL NAME]

# SEND THIS IF THE INQUIRIES ARE NOT REMOVED IN 15 DAYS

[YOUR FULL NAME]  
[YOUR ADDRESS]  
[CITY, STATE, ZIP CODE]  
[EMAIL ADDRESS]  
[PHONE NUMBER]  
[DATE]

[CREDIT BUREAU NAME]  
[CREDIT BUREAU ADDRESS]  
[CITY, STATE, ZIP CODE]

DEAR [CREDIT BUREAU NAME],

I AM WRITING TO REITERATE MY REQUEST FOR THE REMOVAL OF UNAUTHORIZED INQUIRIES ON MY CREDIT REPORT. AFTER REVIEWING MY CREDIT HISTORY, I HAVE IDENTIFIED INQUIRIES THAT I DID NOT AUTHORIZE OR RECOGNIZE.

DETAILS OF UNAUTHORIZED INQUIRIES:

1. **\*\*INQUIRY DATE(S)\*\*** [SPECIFY THE DATE(S) OF THE UNAUTHORIZED INQUIRIES]
2. **\*\*CREDITOR OR COMPANY NAME(S)\*\*** [SPECIFY THE NAME(S) OF THE CREDITOR OR COMPANY ASSOCIATED WITH THE UNAUTHORIZED INQUIRIES]

AS PER THE FAIR CREDIT REPORTING ACT (FCRA), SPECIFICALLY OUTLINED IN USC SECTION 1681B, I UNDERSTAND THAT ALL INFORMATION REPORTED ON MY CREDIT FILE MUST BE ACCURATE AND VERIFIABLE. GIVEN THIS, I REQUEST A THOROUGH INVESTIGATION INTO THE LEGITIMACY OF THESE UNAUTHORIZED INQUIRIES. IF IT IS DETERMINED THAT THESE INQUIRIES ARE INDEED UNAUTHORIZED, I KINDLY REQUEST THEIR IMMEDIATE REMOVAL FROM MY CREDIT REPORT.

ENCLOSED WITH THIS LETTER ARE COPIES OF MY CREDIT REPORT WITH THE UNAUTHORIZED INQUIRIES HIGHLIGHTED FOR YOUR REFERENCE.

I APPRECIATE YOUR PROMPT ATTENTION TO THIS MATTER AND REQUEST THAT YOU INFORM ME OF THE RESULTS OF YOUR INVESTIGATION. PLEASE CONTACT ME AT [YOUR PHONE NUMBER] OR [YOUR EMAIL ADDRESS] IF YOU REQUIRE ANY FURTHER INFORMATION.

THANK YOU FOR YOUR ASSISTANCE IN RESOLVING THIS MATTER AND ENSURING THE ACCURACY OF MY CREDIT REPORT.

SINCERELY,

[YOUR FULL NAME]



# YOU SHOULD NOT NEED THIS LETTER , BUT JUST IN CASE YOU DO... IF THE INQUIRIES ARE NOT REMOVED

[YOUR FULL NAME] [YOUR ADDRESS] [CITY, STATE, ZIP CODE] [EMAIL ADDRESS] [PHONE NUMBER] [DATE]

[CREDIT BUREAU NAME] [CREDIT BUREAU ADDRESS] [CITY, STATE, ZIP CODE]

DEAR [CREDIT BUREAU NAME],

I AM WRITING TO EXPRESS MY CONTINUED CONCERN REGARDING UNAUTHORIZED INQUIRIES ON MY CREDIT REPORT. DESPITE MY PREVIOUS CORRESPONDENCE, THE UNAUTHORIZED INQUIRIES REMAIN UNRESOLVED.

DETAILS OF UNAUTHORIZED INQUIRIES:

1. **\*\*INQUIRY DATE(S)\*\*** [SPECIFY THE DATE(S) OF THE UNAUTHORIZED INQUIRIES]
2. **\*\*CREDITOR OR COMPANY NAME(S)\*\*** [SPECIFY THE NAME(S) OF THE CREDITOR OR COMPANY ASSOCIATED WITH THE UNAUTHORIZED INQUIRIES]

AS PER THE FAIR CREDIT REPORTING ACT (FCRA), SPECIFICALLY OUTLINED IN USC SECTION 1681B, I ASSERT MY RIGHT TO ACCURATE AND VERIFIABLE INFORMATION ON MY CREDIT REPORT. THE PERSISTENCE OF UNAUTHORIZED INQUIRIES IS NOT ONLY A VIOLATION OF MY RIGHTS BUT ALSO A SIGNIFICANT CONCERN.

I REQUEST AN IMMEDIATE AND THOROUGH INVESTIGATION INTO THE LEGITIMACY OF THESE UNAUTHORIZED INQUIRIES. IF IT IS DETERMINED THAT THESE INQUIRIES ARE INDEED UNAUTHORIZED, I DEMAND THEIR IMMEDIATE REMOVAL FROM MY CREDIT REPORT.

I WANT TO BRING TO YOUR ATTENTION THAT, IF THIS MATTER IS NOT ADDRESSED PROMPTLY AND TO MY SATISFACTION, I AM PREPARED TO FILE A COMPLAINT WITH THE FEDERAL TRADE COMMISSION (FTC). I BELIEVE IT IS IN EVERYONE'S BEST INTEREST TO RESOLVE THIS MATTER AMICABLY AND IN ACCORDANCE WITH THE LAW.

ENCLOSED WITH THIS LETTER ARE COPIES OF MY CREDIT REPORT WITH THE UNAUTHORIZED INQUIRIES HIGHLIGHTED FOR YOUR REFERENCE.

I EXPECT A SWIFT RESOLUTION TO THIS MATTER AND REQUEST THAT YOU INFORM ME PROMPTLY OF THE RESULTS OF YOUR INVESTIGATION. PLEASE CONTACT ME AT [YOUR PHONE NUMBER] OR [YOUR EMAIL ADDRESS] IF YOU REQUIRE ANY FURTHER INFORMATION.

THANK YOU FOR YOUR IMMEDIATE ATTENTION TO THIS SERIOUS MATTER.

SINCERELY,

[YOUR FULL NAME]

Now that we've explored comprehensive strategies for removing unauthorized inquiries from your credit report, providing you with the tools and knowledge needed to take control of your credit profile. Your journey to a cleaner, more accurate credit report is now well underway.

Remember, the process of disputing and removing inquiries requires patience, persistence, and a keen eye for detail. Whether you've successfully removed inquiries or encountered challenges along the way, it's crucial to stay committed to your financial well-being.

As you continue on your credit improvement journey, consider seeking personalized guidance to address specific concerns or to gain a deeper understanding of your unique credit situation. I am pleased to offer a complimentary consultation, complete with a detailed credit analysis. During this session, we can explore tailored strategies to further enhance your credit profile and discuss proactive steps for maintaining a healthy credit history. To book your free consultation and credit analysis, simply contact me at [info@prominentmanagementconsulting.com](mailto:info@prominentmanagementconsulting.com) or 469-625-6278. I look forward to assisting you in achieving your financial goals and helping you build a stronger, more resilient credit foundation.

Thank you for entrusting me as your guide on this credit improvement journey. Wishing you financial success and a credit profile that reflects your true financial standing.



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