

3 Bureau 24 Hour Express Inquiry Deletion

(May take up to 30 days, may need to be repeated)

Experian: 1.855.414.6048 Enter your social then press 2, then 1, then 2. then 3. Ask to speak to the fraud department.

Equifax: 1.888.548.7878

Transunion: 1.800.916.8800 Press 0 to speak to a Rep and then ask the rep to transfer you to the fraud department.

First You will need a copy of your 3 Bureau Credit Report.
CREDIT KARMA WILL NOT WORK!

[You can get your 3 Bureau Credit report here for \\$1!](#)

Say the following statements only if they are true.. Say that you noticed unauthorized inquiries on your report or you noticed someone applied for something in your name. Make them aware that according to the FCRA (Fair Credit Reporting ACT), legally these unverified & unauthorized items MUST be removed.

Make a list of all of the accounts that are not attached to your open or closed accounts...

If you have a Capital One card that you opened in July 2020, and you have an Inquiry from Capital One in July 2020. This item should not be deleted.

If you have an Inquiry from Discover & you do not have an open or closed account associated with that account, you can get it removed.

If they ask about you submitting a FTC/Police report on these accounts, say you **HAVE NOT** done this and don't need to. (In a nice way). If they ask have you contacted the original creditors. Say you have already. Because you should have by now.

They may place you on hold. DO NOT PANIC! 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 Longer, but no more than 48 hours in most cases. On rare occasions it will take longer, but this method has worked for years.

NOTE* bureaus are NOT here to help, they would rather keep you as a victim of poor credit because they PROFIT from BAD CREDIT. Representatives MIGHT state that they cannot remove inquiries. If they do NOT remove the inquiries- visit the consumer finance website to file a complaint. This is the website for the Consumer Financial Protection Bureau. Find the tab to file a complaint through their website under the category of "credit reporting." List your inquiries desired to be deleted, and include that (Whatever Bureau denied you) customer service would not help and take care of the negative inquiries reporting to your credit report.

[For more tips & Help click here!](#)