

THE BEST HARD INQUIRY REMOVAL TOOL EVER!

WHY IS THIS THE BEST HARD INQUIRY REMOVAL TOOL EVER!?

- BECAUSE IT WAS WRITTEN BY A FORMER SUPERVISOR FROM ONE OF THE BIG 3 CREDIT BUREAUS.
- BECAUSE MOST CREDIT REPAIR AND INQUIRY REMOVAL SERVICES USE THIS VERY SAME TOOL TO HAVE INQUIRIES REMOVED FROM THEIR CUSTOMERS CREDIT REPORTS FOR \$50-\$75 PER INQUIRY. THIS TOOL WILL PAY FOR ITSELF 5X OVER.
- BECAUSE IT WORKS AND GETS RESULTS! FAST!

ABOUT HARD INQUIRIES

Hard Inquiries on your credit reports are the result of you either applying for credit, a job, insurance, car loan, mortgage or other form of credit product or service. Hard Inquiries directly affect your credit score and rating. Too many inquiries in a 6 month period and automated credit applications (web and some phone applications) will automatically deny you for credit for having too many hard inquiries. Typically 6 or more hard inquiries in the last six months and you **WILL BE DENIED**.

These entities (banks, car financing, insurance, mortgage and employment companies) will have you sign a application for credit and in that application will be wording where you - as a condition of the applications process – consent to having your personal credit report pulled (Hard Inquiry). When they pull your credit report from any of the BIG 3 credit bureaus: Experian, Equifax and TransUnion this is called a hard inquiry and it directly affects your credit score and rating. Each Hard Inquiry can range from 3-7 points OFF of your credit score. So If you have 10 hard inquiries, you score can drop by as much as 70 points. Hard inquiries stay on your credit report for **TWO YEARS** from the date you submit an application or a company pulls your credit report via hard inquiry.

NOW...imagine you have ALL of the inquires removed. Your score goes UP by the same 70 points that was deducted as a result of the **HARD INQUIRIES**. Provided you have a decent credit score, no derogatory information, no collections or bankruptcies...most automated **ONLINE** applications and even written applications you submit will be **APROVED**.

Most companies can pull anyone's credit report **WITHOUT** their knowledge. They really don't need to have your consent. But they should have your consent, because if they **DON'T** have your consent, these hard inquiries **MUST** be removed by the **BIG 3 Credit Bureaus**. The Fair Credit Reporting Act clearly states this and this is a **FEDERAL LAW**.

The really sad and unfair part of all of this is that companies don't have to provide very much of your personal information to the **BIG 3 Bureaus** to obtain and view a copy of your credit report. **BUT** the Big 3 Credit Bureaus **WILL REQUIRE ALL OF YOUR PERSONAL INFORMATION FROM YOU** even copies of your social security card, driver license and a utility bill...just to obtain a copy of your credit report. Crazy and unfair! When you request a copy of your credit report it's considered a **SOFT INQUIRY**. When a company request your credit report it's call a **HARD INQUIRY**.

Some companies will perform constant **SOFT INQUIRIES** on existing customers to make sure they are not falling into financial trouble. Talk about **BIG BROTHER** watching you.

Remember **HARD INQUIRIES** stay on your report for 2 years. Then the **MUST** be removed by Federal Law.

The tool below is powerful and exceptional and will allow you to get most if not ALL of the Hard Inquiries removed from your credit report by the BIG 3 Bureaus.

Time Frame: It typically will take 45-60 days to see FULL results. Some people have seen results in as little as 7 days, some saw them removed in 2 weeks, some 3 weeks and some 30, 45 and 60 days later.

ALL OF THE INQUIRIES WERE REMOVED PERMANENTLY!

The tool invokes Federal Law where most of the companies that perform HARD INQUIRIES CANNOT provide DOCUMENTED PROOF bearing your wet ink signature that you authorized the Hard Inquiry. And the BIG 3 Credit Bureaus are the ones that MUST PROVIDE THE PROOF, not the Creditor. But if you dispute the inquires ONLINE with the any of the BIG 3 Bureaus, you will receive correspondence telling you that you must dispute inquiries directly with the CREDITOR. **Absolutely FALSE! Always dispute via CERTIFIED MAIL RETURN RECIEPT AND USE THE TOOL BELOW TO LIST ALL OF THE INQUIRIES YOU WISH TO HAVE REMOVED ITEM BY ITEM.**

THE CREDIT REPORTING AGENCY/ BUREAU MUST PROVIDE THE DOCUMENTED PROOF BEARING YOUR WET INK SIGNATURE THAT YOU AUTHORIZED THIS INQUIRY AND THEY MUST DO IT WITHIN 30 DAYS AND IF THEY CAN THEY MUST REMOVE THE INQUIRY.

DO'S:

- **GET YOUR MOST RECENT CREDIT REPORTS FROM ALL 3 CREDIT REPORTING AGENCIES/ BUREAUS AND IDENTIFY ALL OF THE INQUIRIES THAT ARE HURTING YOUR SCORE AND YOU WANT REMOVED. Creditchecktotal.com WILL LIST YOUR INQUIRIES FROM ALL 3 BUREAUS SIDE BY SIDE**
- **USE THE TOOL BELOW TO SUBMIT YOUR DISPUTE DIRECTLY TO THE CREDIT REPORTING AGENCY/ BUREAU VIA CERTIFIED MAIL RETURN RECIEPT.**
- **DO NOT TAKE NO FOR AN ASNWER FROM THE BIG 3, THEY MUST ABIDE BY FEDERAL LAW OR YOUR CAN SUE THE PANTS OF THEM. THEY WANT TO MAKE MONEY NOT PAY YOU MONEY IT'S MUCH CHEAPER TO SIMPLY REMOVE THE INFORMATION THAN TO DEFEND A FEDERAL LAWSUIT.**
- **FOLLOW UP WITH THEM AND WHEN EVER YOU RECEIVE CORRESPONDANCE REPLY WITH THE SAME TOOL UNTIL THE HARD INQUIRIES ARE REMOVED. DO NOT LET THEM PLAY GAMES WITH YOU.**
- **SIGN UP FOR creditchecktotal.com SO YOU CAN ACTIVELY MONITOR YOUR CREDIT REPORTS FROM ALL THREE AGENCIES AT ONCE.**
- **SUBMIT YOUR TOOL TO EXPERIAN FIRST AS THEY ARE GOOD AT NOTIFYING THE OTHER BUREAUS OF ERRORS ON YOUR EXPERIAN REPORT THAT ALSO REFLECT INCORRECTLY ON THE OTHER BUREAUS REPORTS.**

DON'TS:

- **DO NOT RISK BEING THE VICTIM OF IDENTITY THEFT BY GIVING YOUR PERSONAL INFORMATION TO SOME COMPANY THAT WILL SIMPLY USE THIS VERY SAME TOOL TO DO WHAT YOU CAN DO FOR A FRACTION OF THE COST!**
- **DO NOT APPLY FOR CREDIT WHILE YOUR DISPUTES ARE IN PROCESS.**
- **DO NOT SUBMIT YOUR DISPUTES MORE THAN ONCE IN A THIRTY DAY PERIOD. THIS WILL HAVE YOUR FILE FLAGGED FOR FRAUD.**
- **DON'T LET SOME COMPANY YOU NEVER HEARD OF REMOVE YOUR INQUIRIES. IT'S GURANTEED THEY ARE USING THIS VERY SAME TOOL, TO DISPUTE YOUR INQUIRIES AND YOU ARE PAYING THEM 3-4 TIMES WHAT YOU PAID FOR THIS LETTER.**
- **IF YOU ARE CURRENTLY USING A COMPANY TO REMOVE YOUR INQUIRIES AND YOU JUST PURCHASED THIS TOOL, WAIT.....45 DAYS...SEE WHAT RESULTS IF ANY THE COMPANY YOU HIRED GOT FOR YOU. IF THEY DIDN'T GET ANY RESULTS, FIRE THEM IMMEDIATELY AND SUBMIT THIS TOOL TO THE BIG 3 BUREAUS...AFTER YOU GET YOUR CREDIT REPORT AND HAVE IDENTIFIED THE HARD INQUIRIES YOU WISH TO HAVE REMOVED.**

PROVIDED BY RANDOMFIXWORLD.COM

INSTRUCTIONS

1. Get each of your credit reports from the Big 3. This can be done Online, over the phone or through the mail.
2. This is NOT rocket science, simply fill in your personal information.
3. Fill in the information for the credit Bureau you will send the Tool to.
4. Get the date, name and address of the Creditor that made the Hard Inquiry from your Credits reports.
5. If you see the SAME Inquiry on more than one report, list those reports on the Tool so that Experian will notify Equifax and/ or TransUnion and vice versa.
6. Send your Tool via Certified Mail return receipt to the Bureaus. This is legal proof that your WRITTEN dispute was submitted and someone sign for it as proof they received it.
7. K.I.S.S. IT! KEEP IT SUPER SIMPLE! Do not send anything other than this Tool when disputing hard inquiries. Remove the excess information in the tool that does not apply to you.
8. Check your credit report 30-45 days after they RECEIVE your Tool.

CONTACTS

Verify the addresses from the websites before you send as they change. Why? Is beyond me.

Equifax, P.O. Box 740241, Atlanta, Georgia 30374-0241.
To report fraud: (800) 525-6285 or write to address above.
To order a credit report: (800) 685-1111.
To opt out of pre-approved offers of credit: (888) 567-8688.
Website: <http://equifax.com/>

Experian, P.O. Box 2104, Allen, Texas 75013.
To report fraud: (888-397-3742) or write to address above.
To order a credit report: (888) 397-3742
To opt out of pre-approved offers of credit: (888) 567-8688.
Website: <http://www.experian.com/>

Trans Union, P.O. Box 6790, Fullerton, California 92634.
To report fraud: (800) 680-7289 or write to address above.
To order credit report: (800) 916-8800.
To opt out of pre-approved offers of credit: (888) 567-8688.
Website: <http://www.transunion.com/>

CONCLUSION

Most Hard Inquiry removal companies/ services charge \$50 - \$75 per Inquiry to have them removed. Why on earth would you spend that kind of money to have something done that you can do yourself for a fraction of the cost? Work smarter, not harder. Protect your personal information at all costs. Smart move doing it yourself. I wish you the very best. Be ever wonderful!

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YOUR NAME
ADDRESS
CITY, STATE ZIP
Phone:
email:
Social Security Number:
Date of Birth

EXPERIAN
P.O. Box 2104
Allen, Texas 75013

Date: _____ Certified Mail No. _____

Re: Letter to Remove Inaccurate Credit Information:

To Whom It May Concern:

I received a copy of my credit report and found the following item(s) to be errors. Here as follows are items in error:

The following addresses are reporting incorrectly and must be removed immediately

- 1201 seminole blvd apt 45, largo, fl 33770
- 10452 121st st., Jamaica, ny 11419
- 10452 121st st 1st flr., south Richmond hill, ny 11419
- 672 dogwood ave 221, franklin square, ny 11010

The following inquiry needs to be removed immediately:

Creditor Name: Experian Business Credit

Date- 3-12-2013

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

The following inquiry needs to be removed immediately:

Creditor Name: Sunrise Credit Service

Date- 3-11-2013

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

The following inquiry needs to be removed immediately:

Creditor Name: alliance funding group

Date- 3-11-2013

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

The following inquiry needs to be removed immediately:

Creditor Name: Cap One

Date- 2-13-2013

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

The following inquiry needs to be removed immediately:

Creditor Name: US Bank Consolidated

Date- 8-29-2012

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

The following inquiry needs to be removed immediately:

Creditor Name: Capital One

Date- 8-29-2012 and 12-1-2011 and 9-14-2011

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

The following inquiry needs to be removed immediately:

Creditor Name: One Main Financial

Date- 8-23-2012

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

The following inquiry needs to be removed immediately:

Creditor Name: CBNA

Date- 8-22-2012 and 12-11-2011 and 8-14-2011

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

The following inquiry needs to be removed immediately:

Creditor Name: Elan Financial

Date- 8-22-2012

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

The following inquiry needs to be removed immediately:

Creditor Name: FIA CSNA

Date- 3-21-2012

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

The following inquiry needs to be removed immediately:

Creditor Name: Chase

Date- 3-21-2012 and 10-11-2011

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

The following inquiry needs to be removed immediately:

Creditor Name: FNB OMAHA

Date- 3-21-2012

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

The following inquiry needs to be removed immediately:

Creditor Name: On Deck Capital

Date- 11-15-2011

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

The following inquiry needs to be removed immediately:

Creditor Name: Barclays

Date- 9-8-2011

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

The following inquiry needs to be removed immediately:

Creditor Name: Platinum Credit

Date- 3-30-2011

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

By the provisions of the Fair Credit Reporting Act, I demand that these items be investigated and removed from my report. It is my understanding that you will recheck these items with the creditor who has posted them. Please remove any information that the creditor cannot verify. I understand that under 15 U.S.C. Sec. 1681i (a), you must complete this reinvestigation within 30 days of receipt of this letter.

Please send an updated copy of my credit report to the above address. According to the act, there shall be no charge for this updated report. I also request that you please send notices of corrections to anyone who received my credit report in the past six months.

Thank you for your time and help in this matter.

Sincerely,

Client's name