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Next

Multiple Inquiry Removal Letter

Message

Name

Address

City State Zip code

Equifax

Attn: Complaint Department

P.O. Box 740256

Atlanta, GA 30374

I am writing to dispute the following information in my file. I recently received a copy of my Equifax credit report. The credit report showed credit inquiries that I don't recall authorizing. I understand that you shouldn't be allowed to put an inquiry on my file unless I have authorized it. Please have this inquiry removed from my credit file because it is making it very difficult for me to acquire credit.

The FCRA states that the only permissible purpose for pulling someone's credit is for:

A.

Firm Offer of Credit

B.

Insurance

C.

Employment

D.

Court Order

The following credit inquiries are related to none of the aforementioned permissible

- COMPANY NAME (DATE OF INQUIRY)
- COMPANY NAME (DATE OF INQUIRY)
- COMPANY NAME (DATE OF INQUIRY)
- COMPANY NAME (DATE OF INQUIRY)
- COMPANY NAME (DATE OF INQUIRY)
- COMPANY NAME (DATE OF INQUIRY)

Please remove these inquiries from my credit report immediately. I have enclosed a copy of my identification card as proof of my identity.

Carlice Missy Marie

Sincerely, Sign & Print Your Name & Make Sure That You Send It Certified

35 MIN



crediful

Credit Report Overview

Part and credit history are valuable tools that lenders use when determining if you credit or your credit-worthiness. Lenders typically look for higher versus lower. It's important to maintain a close eye on your credit report as all reported information is accurate. In the event that there is a negative item on your credit report then there are several ways you can contact the credit bureau to have the item investigated or removed.

Total Number	Balance	Available	Credit Limit	Utilization
1	\$156,856	N/A	N/A	N/A
1	\$1,506	N/A	\$16,819	8%
5	\$25	\$3,239	\$3,264	9%
1	18	-\$18	N/A	0%
8	\$1,45	N/A	\$20,000	7%

CREDIT INQUIRY

REMOVAL LETTER

(UPDATED FOR 2019)

CREDIFUL.COM

### Garage Door Seals

Has that old strip of rubber on the bottom of your garage door seen better days?



BEFORE



AFTER

Our bottom of garage door weather seal will help keep out rain, dust and pests.




**Clever SEAL**  
Sealing Systems

cleverseal.com

### UPGRADEDPOINTS

CREDIT BASICS:  
**HOW TO REMOVE CREDIT INQUIRIES FROM YOUR CREDIT REPORT**  
(INCLUDES CREDIT REMOVAL LETTER TEMPLATE)



How to fix inquiries on credit report. What does inquiries mean on credit report. How long does it take for inquiries to show on credit report.

You can check your credit report and credit score for free with finder and we'll notify you when something on your report changes, such as a credit enquiry. When you get your free credit report and look at your credit enquiries, it's important to note that it's not so much about the total number of enquiries as it is about the time between them. Flag any enquiries that are unfamiliar or which you can't recall approving. Follow up on unfamiliar enquiries. Discover how they work in this guide. If credit repair companies have declined to offer assistance in your case, you should start by trying to get your finances on track. Information about late payments can also have a negative impact on your credit file. I have too many enquiries on my credit file, what should I do now? Improving your credit file takes time, but you can start optimising it by following the tips below: Limit new applications. You cannot have a default listing removed. In these cases, you can submit a request to have the incorrect details removed from your file. Review your credit report. Try to save some money in a savings account every month or term deposit account to help build up your assets. Mentions of defaults also stay on your file for five years. This includes the number of enquiries you've made. These credit enquiries stay on your credit report for five years. You can use this guide to learn about what credit enquiries are, your options for removing them or reducing them and what else you need to consider to optimise your credit report. You can't remove a legitimate enquiry from your credit report. Note that sometimes you can give approval simply by ticking a box on a form. Aim to make repayments by the due date on your statements. Settle outstanding debts. However, it's not a solution for any legitimate details recorded on your file. Closing these or removing your name from them will ensure that only current, relevant details are on your credit report. Two years Your repayment history information will stay on your report for two years. Five years Any credit enquiry Overdue accounts listed as a payment default Overdue accounts listed as clearouts Writs and summons Court judgments Seven years Overdue accounts listed as a serious credit infringement What can I do if a provider declines my application? If you have followed the credit repair tips above and still receive an unsuccessful outcome on your next card or loan application, be patient. This can show lenders that you are responsible with money. Close old accounts. We cover the differences between Equifax, Experian and Illion. Less time between credit enquiries increases the chances that they will have a negative impact on your credit score. For example, if you have applied for five credit cards in a period of three months and have five hard enquiries as a result, it is likely to be considered as a negative detail on your file. Start repaying any existing credit cards and/or loans or speak to the creditors and try to work on alternate payment plans. Make sure your request is to the credit reporting body that issued your credit file. If you have identified an enquiry you don't remember making, now's the time to contact the lender associated with it. This includes loan, utility and credit card applications. Read more... {"menuItems":[{"label":"What is a credit score?","anchorName":"#what-is-a-credit-score"}, {"label":"How to check your credit score","anchorName":"#how-to-check-your-credit-score"}, {"label":"How do credit scores work?","anchorName":"#how-do-credit-scores-work"}, {"label":"What are credit scores used for in Australia?","anchorName":"#what-are-credit-scores-used-for-in-australia"}, {"label":"What credit score should you aim for?","anchorName":"#what-credit-score-should-you-aim-for"}, {"label":"Does it matter who I get my credit score with? These steps can also improve your chances of getting approved. You may also want to consider contacting the lender that declined your application to see if you can find out why. If you have too many credit enquiries on your file in a short amount of time, it can negatively impact your credit score and your ability to get the card or loan you want. Consider this before contacting a credit repair company and weigh up your other options for improving your credit report. Frequently asked questions Credit enquiries stay on your credit file for five years. Find out what the enquiry was made for and why to establish whether you approved it or not. Applying for one account at a time and waiting a few months between applications will also help keep your credit enquiries to a minimum. Pay your accounts by the due date. For example, if you consented to receive credit limit increase offers on your credit card in the past, and then accepted an offer, it could've left a new enquiry on your credit report. Submit a request for incorrect details to be removed. For example, if you got your credit file from Equifax, you would submit a request to Equifax to have incorrect listings removed. Wait for an outcome. These steps would have a positive bearing on your financial health in the future. If you have followed up on unfamiliar enquiries and still feel that authorisation was not properly given, submit a request to the credit reporting body to have it removed. When you pay the default amount, the listing will be updated to "paid" and it will remain on your report for five years. {"menuItems":[{"label":"What is a credit score?","anchorName":"#what-is-a-credit-score"}, {"label":"How to check your credit score","anchorName":"#how-to-check-your-credit-score"}, {"label":"How do credit scores work?","anchorName":"#how-do-credit-scores-work"}, {"label":"What are credit scores used for in Australia?","anchorName":"#what-are-credit-scores-used-for-in-australia"}, {"label":"What credit score should you aim for?","anchorName":"#what-credit-score-should-you-aim-for"}, {"label":"Does it matter who I get my credit score with? Go through your credit file and check if there are any accounts that are still open that you don't use. The credit reporting body will then review your request and the details, before providing you with an outcome. {"menuItems":[{"label":"Can I remove an enquiry from my credit report?","anchorName":"#can-i-remove-an-enquiry-from-my-credit-report"}, {"label":"How to remove incorrect details and enquiries from your credit report in 4 steps","anchorName":"#how-to-remove-incorrect-details-and-enquiries-from-your-credit-report-in-4-steps"}, {"label":"What is a credit enquiry?","anchorName":"#what"}, {"label":"I have too many enquiries on my credit file, what should I do now?","anchorName":"#should"}, {"label":"How long do inquiries stay on your credit report?","anchorName":"#how-long-do-inquiries-stay-on-your-credit-report"}, {"label":"What can I do if a provider declines my application?","anchorName":"#what-can-i-do-if-a-provider-declines-my-application"}, {"label":"Frequently asked questions","anchorName":"#frequently-asked-questions"}]}. Lenders use details of your credit history to help them determine your eligibility for loan products. This includes if a lender made an enquiry without proper authorisation from you. Aim to wait around six months before submitting another application, and carefully review your options and eligibility when you do. ","anchorName":"#does-it-matter-who-i-get-my-credit-score-with"}, {"label":"What's the difference between a credit score and a credit report?","anchorName":"#what-s-the-difference-between-a-credit-score-and-a-credit-report"}, {"label":"Why getting your credit score through Finder is a good idea ","anchorName":"#why-getting-your-credit-score-through-finder-is-a-good-idea"}]}. If you're planning to cancel a credit card, here's what you need to know about the impact it could have on your credit score. If you are successful, it will be removed. Pop in your phone number below to get your download link. ","anchorName":"#does-it-matter-who-i-get-my-credit-score-with"}, {"label":"What's the difference between a credit score and a credit report?","anchorName":"#what-s-the-difference-between-a-credit-score-and-a-credit-report"}, {"label":"Why getting your credit score through Finder is a good idea ","anchorName":"#why-getting-your-credit-score-through-finder-is-a-good-idea"}]}. This guide explains credit score ranges from weak through to an excellent score. The Finder app updates your score automatically each month and lets you know if it changes. For instance, every time you apply for a line of credit, such as a card or personal loan, the lender you've applied with will submit a request for your credit file. What is a credit enquiry? There are two main types of credit enquiries: "soft" enquiries and "hard" enquiries. A soft enquiry is recorded any time you request a copy of your credit file and doesn't really have an impact on your credit score. A "hard" enquiry refers to any request for your credit file that's made by a third party, such as a lender. You can keep the number of credit enquiries on your file down by only applying for new products when it's necessary. You can then go through all the credit enquiries and other details on record. Read more... {"menuItems":[{"label":"What is a credit score?","anchorName":"#what-is-a-credit-score"}, {"label":"How to check your credit score","anchorName":"#how-to-check-your-credit-score"}, {"label":"How do credit scores work?","anchorName":"#how-do-credit-scores-work"}, {"label":"What are credit scores used for in Australia?","anchorName":"#what-are-credit-scores-used-for-in-australia"}, {"label":"What credit score should you aim for?","anchorName":"#what-credit-score-should-you-aim-for"}, {"label":"Does it matter who I get my credit score with? For example, an old joint electricity account from a sharehouse. Start by getting a copy of your credit report, which you can do for free with finder. Most lenders won't provide a specific reason, but it doesn't hurt to ask. Learn more about credit card repair Removing incorrect details and enquiries from your credit file can have a positive effect on your creditworthiness. Credit score in the Finder app Banks know your credit score, so why shouldn't you? If you are unsuccessful, the listing will remain for the allocated time (such as five years from when an enquiry was made). Alternatively, you may want to seek help from a company that offers credit repair for a fee. Read more... Get your credit score and comprehensive report now! This is because the details may vary between them. In contrast, having five hard credit enquiries listed over a period of five years may have less of an impact. This request is recorded on your credit history as a "hard credit enquiry". Repay any debts you can afford to pay off. In most cases, you will have to wait until the five years has passed. After this, they are removed from your history. In general, the only details that can be removed from your credit report are those that are incorrect or erroneous. These organisations may be able to help you find and remove incorrect listings from your credit file. Another example is if your name was attached to an account you never opened or if an account was incorrectly listed as "in default". While a few of these enquiries is usually fine, too many hard enquiries on your credit file can suggest to lenders that you are not able to manage credit accounts responsibly. ","anchorName":"#does-it-matter-who-i-get-my-credit-score-with"}, {"label":"What's the difference between a credit score and a credit report?","anchorName":"#what-s-the-difference-between-a-credit-score-and-a-credit-report"}, {"label":"Why getting your credit score through Finder is a good idea ","anchorName":"#why-getting-your-credit-score-through-finder-is-a-good-idea"}]}. Credit reporting bureaux issue credit reports and scores to consumers and lenders. This may lead to a declined application. How do I know if I have "too many credit enquiries"? If you're concerned about the number of enquiries on your credit history, the first step is to get a copy of your credit file. However, it's important to note that they can't remove any legitimate credit details on your file. Count the total number of enquiries and reference against the enquiries you know you have made.

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