

Instructions To The Inquiry Package

1. You should start with the oldest inquiries on your credit report. Do not try to dispute inquiries less than 90 days old only if you do not recognize them. Never dispute inquiries to items connected to you reporting trade lines or these accounts maybe closed.
2. Make sure you included at least 2 employees of the company in the letters. You must have the First and Last name of each employee. You can research the company on Google or at the Better Business Bureau website to find the Board members names of the company. **(For example: the President, CEO, Vice President, Manager or Contact person listed.)**
3. All letters **MUST BE SENT US POSTAL CERTIFIED MAIL**. If the letters are returned by the US Postal Service **DO NOT OPEN THE LETTER**. This will be proof they are reporting an incorrect address on your credit report. Include **US POSTAL CERTIFIED MAIL NUMBER IN THE LETTER**; you can go to your local US Post Office and pick up the **US POSTAL CERTIFIED MAIL GREEN RECEIPTS**. Try to keep at least 10 at home for the next set of letters to be sent to the company. Please keep the stamped receipt as evidence.
4. Make sure to keep all responses from the company and any credit rejection letter from lenders you applied to in the past as evidence of financial loss.
5. You should wait 30 days for a response for your inquiry deletion letter and then send the next appropriate letter; wait for a response no more than 7 to 15 days. You will need a credit monitoring subscription to verify if the company has removed the reporting status to the credit reporting bureaus.
6. If the company does not remove the reporting you should look to file a small claims court lawsuit in your state. Make sure you name the 2 employees and the company in the lawsuit. Try to keep your small claims lawsuit under \$600, therefore, it will cost the company more money to fight the lawsuit; and they will just want to settle the case. You must search your state laws and Statute of limitations. You should always consult an attorney for legal counsel on your state laws before you file the lawsuit.
7. When the company contacts you about the lawsuit you can settle for the DELETION of the negative item. You also can request payment for damages. **YOU MUST READ THE AGREEMENT COMPLETELY BEFORE SIGNING ANY SETTLEMENT! YOU SHOULD HAVE AN ATTORNEY REVIEW THE DOCUMENT IF YOU DO NOT UNDERSTAND THE AGREEMENT.** You can sue for defamation of character.

Inquiry Deletion Letter

Your Name
Address
City, State, Zip Code

Company Name
Address
City, State, Zip Code

Date

To Management Named As: (Name The Employees Here)

This letter is to notify the management named as (EMPLOYEE NAME) that your company placed and unauthorized inquiry on my credit report on 00/00/0000.

I demand under FCRA: Section 604:

- 1. Permissible Purpose**
- 2. My written authorization**
- 3. Proof that I personally initiated this inquiry.**

Either provide me strict proof or DELETE the item immediately. If you do not delete the inquiry in 15 days I will take legal action.

Under 15 USC Section 623 you have 30 days to do a reasonable inquiry into this matter.

If you ignore this letter and do not delete the inquiry or don't provide STRICT proof of authorization I will have no other choice but to have my local Congressman promptly forward a formal complaint to the Federal Trade Commission and Attorney General for further scrutiny of this matter.

Your cooperation in advance is appreciated.

Sincerely,

YOUR NAME

U.S. Postal Certified Mail Number: XXXXXXXXXXXXX

Notice Of Default Inquiry Deletion Letter

(Remove This Title When You Send Your Letter)

(Your Full Name)

(Your Address)

(Your City, OH 01234)

(Creditor)

(Creditor Address)

(Creditor City & State)

(Date)

To Management Named As: (Name The Employees Here):

On **(Insert date the company received your certified letter)** your office received my request for **(Insert Company's Name)** to provide proof that I have given authorization of an inquiry on 00/00/0000. You have not responded to my request and you are in **DEFAULT**.

Immediately remove any derogatory reporting to the credit reporting agencies because you are causing defamation of my character and I will be forced to take legal actions against you and **(Insert Company's Name)**.

Respectfully Yours,

(Print Name; DO NOT SIGN)

U.S. Certified Mail Number xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx

Inquiry Deletion Response Letter

(Remove This Title When You Send Your Letter)

(Your Full Name)

(Your Address)

(Your City, OH 01234)

(Creditor)

(Creditor Address)

(Creditor City & State)

(Date)

To Management Named As: (Name The Employees Here):

On **(Insert date the company received your certified letter)** your office received my request for **(Insert Company's Name)** to provide proof that I have given authorization of an inquiry on 00/00/0000. Your documentation lack legal standing to show my authorization of your access to my credit file.

I demand under FCRA: Section 604:

- 1. Permissible Purpose**
- 2. My written authorization**
- 3. Proof that I personally initiated this inquiry.**

Anything outside the scope of this evidence constitutes defamation of my character and I will be forced to take legal actions against you and (Insert Company's Name).

Immediately remove any derogatory reporting to the credit reporting agencies within 7 days or consider this as contrastive notice of impending legal action.

Respectfully Yours,

(Print Name; DO NOT SIGN)

U.S. Certified Mail Number xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx

Disclaimer

All the material contained in this package is provided for educational and informational purposes only. No responsibility can be taken for any results or outcomes resulting from the use of this material.

While every attempt has been made to provide information that is both accurate and effective, the author does not assume any responsibility for the accuracy or use/misuse of this information.