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Credit Secrets: How to Erase Bad Credit by Bob Hammond

This is NOT - I repeat - NOT the Credit Secrets from the Larry King Special Report. It is a different book with the same name. The one from the Larry King show is legit, and actually shows you how to raise your scores legally and ethically.

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A Credit Inquiry

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Removal Letter can be a relatively easy and effective way to improve your credit score. While credit inquiries are typically the least significant scoring factor on your credit report, accounting for approximately five points for each inquiry, they can add up quickly if you're not careful.

Sample Letter for

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Credit bureaus have a right to report accurate information within the proper credit reporting time limit. You can't remove inquiries from your credit report simply because you decided against a new line of credit or you don't like having the inquiry there.

How to Remove
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can use to request a creditor remove an account from your credit report in exchange for payment. To request a paid account be removed from your credit report, use a goodwill deletion request letter instead. Sample Pay for Delete Letter

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