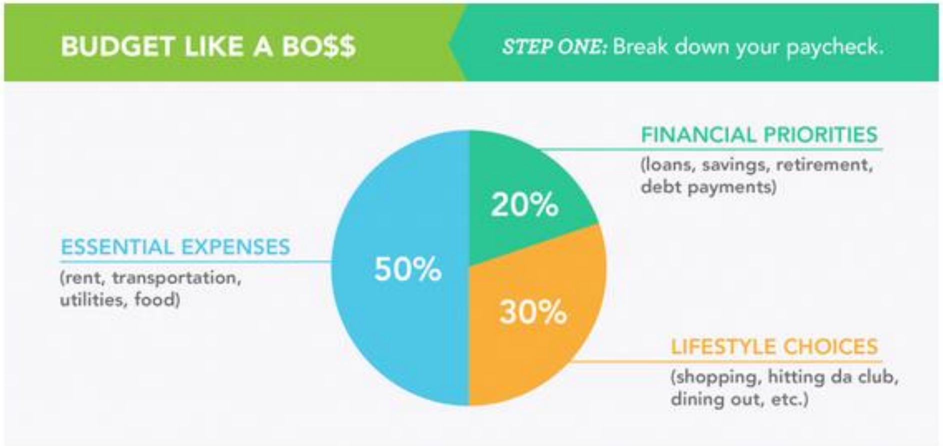
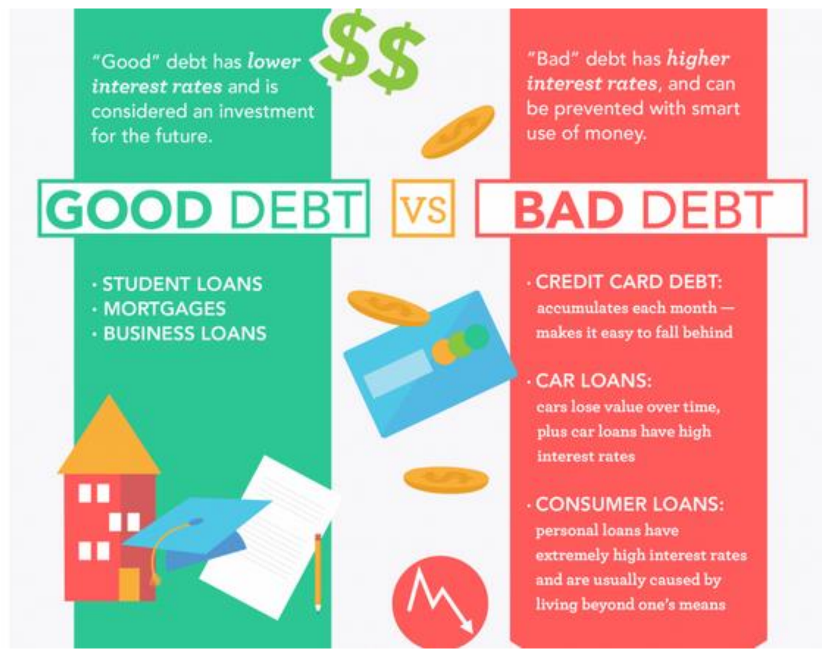


Examples of Hard Versus Soft Inquiries

Trying to figure out what type of inquiry will be placed on your report? Here's a general guide.

Hard Inquiries	Soft Inquiries
Usually • Applying for an auto loan, student loan, business loan or personal loan • Applying for a credit card • Applying for a mortgage	Usually • Checking your own credit score • Pre-approved credit card and loan offers • Background check, such as those done by employers
Sometimes • Applying to rent an apartment • Verification of identity by a financial institution, such as a credit union or stock brokerage • Renting a car • Getting a cable or Internet account • Opening a checking, savings or money market account • Requesting a credit limit increase • Getting a cell phone contract	Sometimes • Applying to rent an apartment • Verification of identity by a financial institution, such as a credit union or stock brokerage • Renting a car • Getting a cable or Internet account • Opening a checking, savings or money market account



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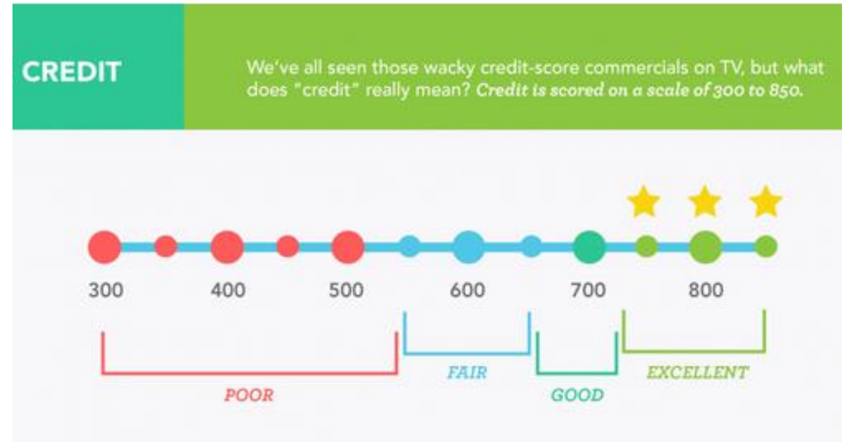
https://www.creditkarma.com/article/hard_inquiries_and_soft_inquiries
https://www.moneyunder30.com/six-and-a-half-steps-to-financial-stability



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