TEN DOLLAR CREDIT REPAIR

FREE FIELD GUIDE / REPORT REVIEW

7-Point Credit Report Accuracy Checklist

Before you send another dispute, check these seven things.

Choose one account. Set its reports and statements side by side. Check each item as you go.

- [ ] **01 Account balance and payment history**

  Match the reported balance and each disputed month to a statement for the same period. Compare the due date, the payment amount and the date the lender credited it.

- [ ] **02 Reporting dates and account status**

  Note the date last updated. Check whether the account is open, closed, transferred or paid. Compare that status with the creditor's most recent written confirmation.

- [ ] **03 Differences across credit bureaus**

  Write down what Equifax, Experian and TransUnion show for the same account and date. Different update dates can explain a balance difference; identify the field that is actually wrong.

- [ ] **04 Collection or charge-off details**

  Check the original creditor, collector, balance and first missed payment that led to collection or charge-off. Compare the entries to the original bill and any settlement or sale notice.

- [ ] **05 Documents that support the discrepancy**

  Mark the field you believe is wrong. Pair it with the statement, receipt, court order or letter that shows the correct information. Keep the originals and send copies.

- [ ] **06 Investigation responses and follow-up**

  Save what you sent, the delivery or confirmation date, the dispute number and the written result. Compare the updated report to the correction you requested.

- [ ] **07 Next step if the problem remains**

  Name the still-incorrect field and explain which evidence supports a correction. Consider contacting the bureau and the company that furnished it. You can also ask the bureau how it investigated.

Keep your notes, supporting documents and results together.