

CREDIT REPORT review checklist

Use the following worksheet to review each section of your credit report. Do this for each credit report you get throughout the year. Then, keep the completed checklist with your credit report.

If you find something wrong with your credit report, you should dispute it. You may contact both the credit reporting company and the creditor or institution that provided the information.

You may file your dispute online at each credit reporting agency's website. If you file a dispute by mail, your dispute letter should include: Your complete name, address, and telephone number; your report confirmation number (if you have one); and the account number for any account you may be disputing.

Send your letter of dispute to credit reporting companies by certified mail, return receipt requested, so that you have a record that your letter was received. The creditor or the credit reporting agencies generally have 30-45 days to investigate your dispute.

EXPERIAN

Online: <https://www.experian.com/disputes/main.html>

By mail: Include your dispute letter (see example below) and mail form to:

Experian
PO BOX 9701
Allen, TX 75013

By phone: Phone number provided on your credit report or (888) 397-3742

EQUIFAX

Online: <https://www.equifax.com/personal/disputes/>

By mail: Include your dispute letter (see example below) and mail form to:

Equifax Information Services LLC
PO BOX 740256
Atlanta, GA 30374-0256

By phone: Phone number provided on your credit report or (800) 864-2978

TRANSUNION

Online: <https://dispute.transunion.com>

By mail: Include your dispute letter (see example below) and mail form to:

TransUnion Consumer Solutions
PO BOX 2000
Chester, PA 19022-2000

By phone: Phone number provided on your credit report or (800) 916-8800

CREDIT REPORT review checklist

TODAY'S DATE:

NAME OF CREDIT REPORTING AGENCY:

CHECK FOR "YES"	CHECKLIST ITEM
	Is your name correct?
	Is your Social Security number accurate?
	Is your current address correct? Is your current phone number correct?
	Are the previous addresses they have listed for you correct?
	Is your marital status listed correctly?
	Is the employment history they have listed for you accurate?
	Is everything listed in the personal information section correct?
	Is there anything listed in the public record information? Is it correct? Highlight the information you think may NOT be correct.
	Review each item under the credit account (trade account) section. Are the accounts on the list still open?
	Are all of the current balances correct?
	Are accounts where you are an authorized user or joint owner listed?
	Are zero balances recorded for debts discharged in bankruptcy? For debts paid in full?
	Are you listed as a co-signed on a loan? Is this correct?
	Are accounts that you closed listed as "closed by consumer"?
	Is negative information reported on each credit account correct? Look for late payments and missed payments. Highlight those items you think are NOT correct.
	Are any accounts listed more than once? Check to make sure the same account is not listed multiple times in the collections section.
	Is old negative information still being reported? If yes, highlight the information that has exceeded the negative information reporting limit, which is usually seven years.
	Do you suspect that you have been the victim of identity theft after reviewing your credit reports?

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STEPS TO FILING A DISPUTE CHECKLIST

CHECK FOR "YES"	STEPS TO FILING A DISPUTE
	Write a letter to the credit bureau that sent you the report.
	Provide the account number for the item you feel is not accurate.
	For each item, explain concisely why you believe it is not accurate.
	If you can, include copies of bills or cleared checks (money order stubs) that show you have paid them on time.
	Provide your address and telephone number at the end of the letter so the credit bureau can contact you for more information if necessary.
	Make a copy of your letter before you send it to the credit bureau.
	Send the letter. You may choose to use Certified Mail with Return Receipt to have proof of when the letter was received. The consumer reporting agency or the creditor generally has 30-45 days to investigate your claim.

If you suspect that the error on your report is a result of identity theft, visit the Federal Trade Commission's [Fighting Back Against Identity Theft](#) website for information about identity theft and steps to take if you have been victimized. This will include filing a fraud alert and possibly filing a security freeze.

See the blow example letter if you decide to dispute any information on your credit report via written letter.

Example Letter

[Your name]

[Your return address]

[Date]

Complaint Department

[Company Name]

[Street Address]

[City, State, Zip Code]

Dear Sir or Madam,

I am writing to dispute the following information in my file. I have circled the items I dispute on the attached copy of the report I received.

This item [identify item(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.] is [inaccurate or incomplete] because [describe what is inaccurate or incomplete and why]. I am requesting that the item be removed [or request another specific change] to correct the information.

Enclosed are copies of [use this sentence if applicable and describe any enclosed documentation, such as payment records and court documents] supporting my position. Please re-investigate this [these] matter[s] and [delete or correct] the disputed item[s] as soon as possible.

Sincerely,

[Your Name]

[Phone number]

Enclosures: [List what you are enclosing]