

Credit Report Checklist

Read through the entire credit report.

- Is your name correct?
- Is your social security number correct?
- Is your current address correct?
- Are the previous addresses they have listed for you correct?
- Is there anything listed in the public record information? Is it correct? Highlight the information you think may not be correct.
- Is there anything listed in the collection agency account information? Is it correct? Highlight the information you think may not be correct.
- Review each item under the credit account information. Do you have these accounts reported open? Did you once have the accounts reported closed?
- Are all of the balances correct? Are the account numbers correct? Is the reported payment pattern correct?
- Is the negative information reported on each credit account information where applicable correct? Look for late payments and missed payments. Highlight those items you think are incorrect.
- Is negative information being reported beyond the time set forth in the Fair Credit Reporting Act? If yes, highlight those items.