

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 correct?
_____	Is your current address and phone number correct?
_____	Are your previous addresses they have listed 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 shown for debts discharged in bankruptcy or debts paid in full?
_____	Are you listed as a co-signer on a loan? Is this correct?
_____	Are accounts that you closed listed as "closed by the 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 a victim of identity theft after reviewing your credit?

If you find something wrong with your credit report, you should dispute it. You may contact both the credit reporting agency and the creditor or institution that provided the information. Explain what you think is wrong and why.

Equifax- www.ai.equifax.com; Experian- www.experian.com; TransUnion- www.transunion.com