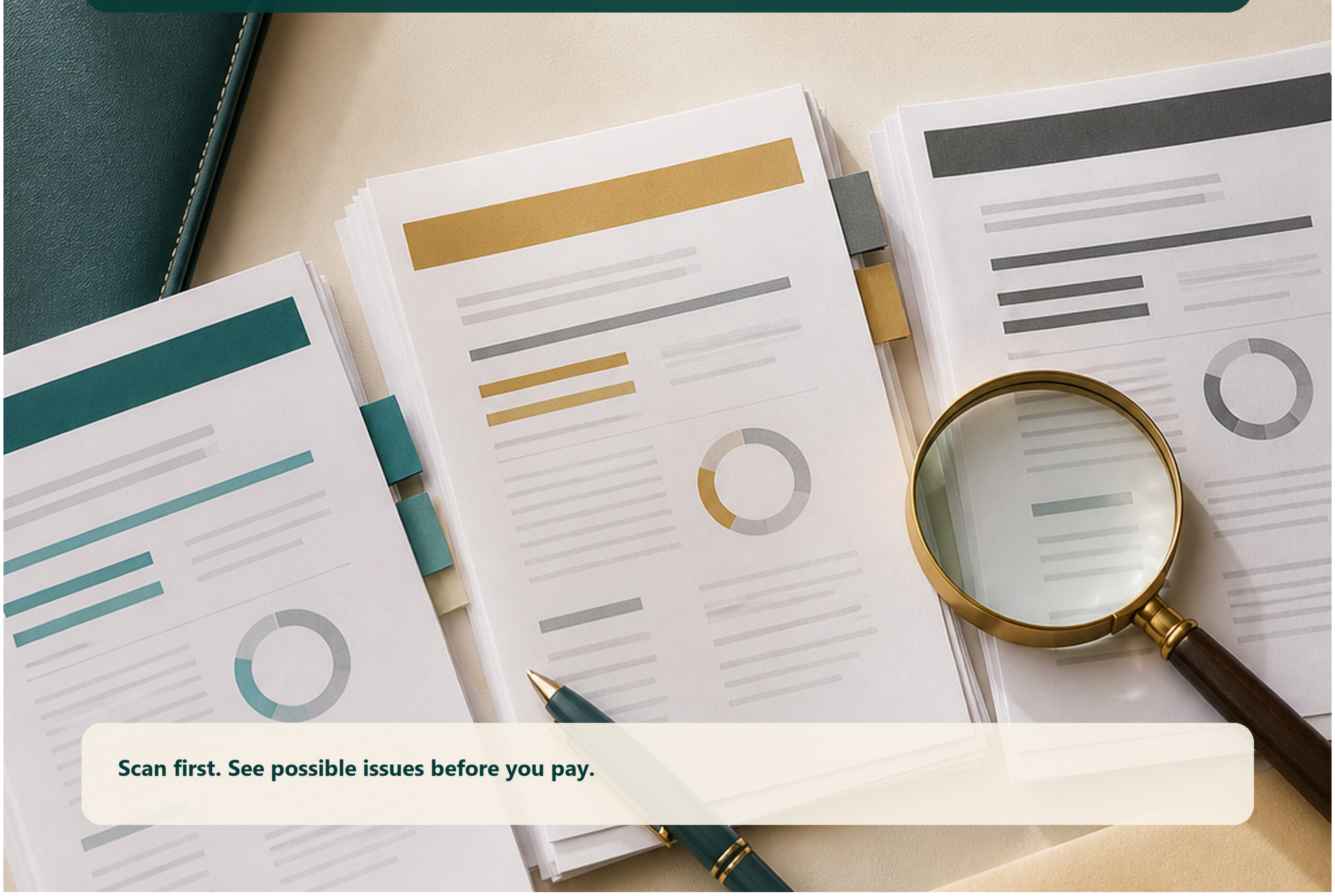
CREDIT REPORT DISPUTE KIT

FREE MINI GUIDE

7 Credit Report Errors Worth a Closer Look

A simple 10-minute check before you dispute



Scan first. See possible issues before you pay.

START HERE

The goal is simple

Find facts that may be wrong. Then ask for a real review.

ONE BIG RULE
A negative item is not an error just because it hurts. Dispute facts that are wrong, incomplete, mixed up, too old, or that cannot be checked.

You do not need to know credit law. You only need your three reports, a pen, and about 10 minutes.

What this guide can do

- Show you where to look.
- Help you compare the same account on all three reports.
- Help you name the exact fact that looks wrong.
- Help you decide if a free scan is worth your time.

What this guide cannot do

- It cannot promise a deletion or a score increase.
- It cannot remove correct, current negative information just because it is negative.
- It is education, not legal advice.

STEP 1

Put all three reports side by side

Equifax, Experian, and TransUnion may show the same account in different ways.

1. Get your free reports from AnnualCreditReport.com.
2. Find one account on all three reports.
3. Circle the balance, status, open date, late-payment history, and account number.
4. Write down anything that does not match.

Field	Question to ask
Balance	Is the amount the same on each report? Is it current?
Status	Does one report say open while another says closed?
Open date	Do the dates match your records?
Late history	Are the same months marked late?
Owner	Is this really your account? Are you only an authorized user?

EASY TIP
Do one account at a time. Do not try to fix the whole report in one sitting.

STEP 2

Look for these 7 common errors

Possible error	What it means
1. Not my account	The account belongs to someone else or may be tied to identity theft.
2. Wrong status	The report says open, late, past due, or charged off when your records show something else.
3. Wrong balance	The amount is not the same as your newest statement or payoff record.
4. Wrong dates	The open date, payment date, close date, or first delinquency date looks wrong.
5. Duplicate account	The same debt may be listed more than once in a way that makes it look like two debts.
6. Missing history	Important payment months or account details are blank or incomplete.
7. Bureau mismatch	The same account tells a different story on different reports.

REMEMBER
A mismatch is a clue. It is not proof by itself. Check your own records before you dispute.

STEP 3

Name the exact fact

A clear dispute is stronger than a vague one.

Style	Example
Too vague	This account is wrong. Remove it.
Clear	The report shows a $1,240 balance. My statement dated May 2 shows a $0 balance. Please investigate and correct the balance.
Too vague	You are breaking the law.
Clear	The open date is listed as March 2021 on Equifax and July 2023 on TransUnion. Please investigate the correct open date.

Use this four-part rule

1. Name the company and account.
2. Name the exact field that looks wrong.
3. Say what you believe is correct.
4. Attach a copy of the record that supports you, if you have one.

STEP 4

Know what happens next

1. You send a clear dispute to the bureau that shows the problem.
2. The bureau reviews the dispute and usually contacts the company that reported the account.
3. The bureau generally has 30 days to investigate. Some cases may take up to 45 days.
4. You get results and, when changes are made, an updated report.
5. You compare the new report with the old report.

DO NOT THROW ANYTHING AWAY
Keep your old report, your letter, every attachment, proof of delivery, every answer, and the new report. Your paper trail matters.

If you still disagree

Read the answer. Find the exact fact that is still wrong. Add new proof if you have it. You may also submit a complaint to the Consumer Financial Protection Bureau.

QUICK CHECKLIST

Your 10-minute report check

[ ] I have all three reports.

[ ] I picked one account.

[ ] I checked the balance, status, dates, history, and owner.

[ ] I wrote down every mismatch.

[ ] I checked my own records.

[ ] I can name the exact fact that may be wrong.

[ ] I saved the report page that shows the issue.

READY FOR THE NEXT STEP?
Run the free issue-count scan at CreditReportDisputeKit.com. You can see possible issues before you decide whether to buy a ready-to-mail packet.

The tool prepares documents. You review, sign, print, and mail the letters yourself. Results are not guaranteed.

SOURCES

Where these rules came from

- Consumer Financial Protection Bureau, How do I dispute an error on my credit report? consumerfinance.gov/ask-cfpb/how-do-i-dispute-an-error-on-my-credit-report-en-314/
- Consumer Financial Protection Bureau, What are common credit report errors? consumerfinance.gov/ask-cfpb/what-are-common-credit-report-errors-that-i-should-look-for-on-my-credit-report-en-313/
- Consumer Financial Protection Bureau, How long does it take to repair an error? consumerfinance.gov/ask-cfpb/how-long-does-it-take-to-repair-an-error-on-a-credit-report-en-1339/
- Credit Report Dispute Kit, product and process details. creditreportdisputekit.com

IMPORTANT
This book is for education. It is not legal advice. Laws and facts can change. If you may have a legal claim, speak with a licensed consumer lawyer.