

Credit Report Review Checklist

The Debt Code – Free Companion Resource

Credit Report Review Checklist

Pull your free reports at AnnualCreditReport.com (Equifax, Experian, TransUnion). Review each one using this checklist.

Personal Information Errors

- Name spelled correctly on all three reports
- Current address is correct
- No addresses you don't recognize (could indicate mixed files)
- Social Security number is correct
- Employment information is accurate (if listed)

Account-Level Errors (Check Every Account)

- All listed accounts are actually yours
- No duplicate accounts (same debt listed twice under different names)
- Balances match your records
- Account statuses are accurate (open/closed, current/delinquent)
- Accounts marked "charged off" show a zero balance if they were settled
- Payment history is accurate (no late payments you actually made on time)
- Accounts closed at your request say "closed by consumer," not "closed by creditor"
- No accounts older than 7 years still showing as negative (10 years for Chapter 7 bankruptcy)

Collection Account Errors

- Collection accounts match debts you actually owe
- Original creditor name is correct
- Balance matches what the collector claims
- No collections for debts already paid or settled
- Date of first delinquency is accurate (this controls when it falls off)

Inquiry Errors

- All hard inquiries are ones you authorized
- No hard inquiries from companies you don't recognize

Common Dispute-Worthy Items

- Debts past the 7-year reporting window still showing
- Settled debts still showing a balance
- Accounts from identity theft or mixed files
- Incorrect late payment marks

- Same debt listed by both original creditor and collector with balances on both
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Error Dispute Letter Template

[Your Name]

[Your Address]

[City, State ZIP]

[Date]

[Credit Bureau Name]

[Bureau Address]

Re: Dispute of Inaccurate Information

Report Confirmation Number: _____

Dear Sir or Madam,

I am writing to dispute the following information on my credit report. The item(s) below are inaccurate:

Account: _____

Account Number: _____

Reason for Dispute: _____

Under the Fair Credit Reporting Act (Section 611), you are required to investigate this dispute within 30 days and correct or remove any information that cannot be verified.

I have enclosed copies of supporting documentation. Please investigate this matter and correct the reported information.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List any supporting documents]

Send via certified mail, return receipt requested.

Free companion resource from The Debt Code by Jacob Tress. thedebtcode.com/resources