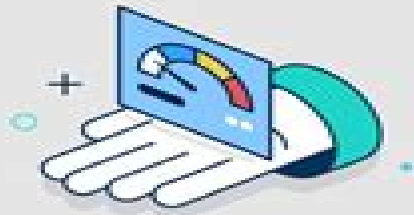


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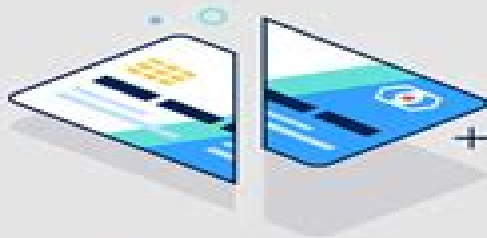
1. Request your credit reports from the bureaus



2. Review your credit reports for mistakes



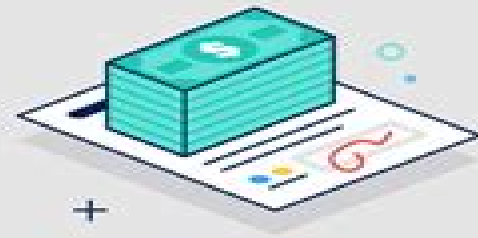
3. Dispute any errors with the bureaus



4. Lower your credit utilization



5. Try to remove late payments from your reports



6. Tackle any outstanding bills

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Donna Freeman, Shannon Freeman

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