

WAYS TO REMOVE NEGATIVE MARKS ON YOUR CREDIT REPORT

To remove **inaccurate negative information** from your credit report, write a dispute letter to the credit bureaus.



A **dispute letter** should be written to the credit bureau(s) that has incorrect negative information on your credit report and request the item's removal.

To remove **accurate negative marks** from your credit report, consider these options:



Write a pay for delete letter:
Ask a creditor to remove the mark in exchange for full payment on your debt.



Wait for the statute of limitations to expire: Negative marks fall off your credit report in seven years.



Self.

How To Fix A Mistake On Your Credit Report

Daniela Niemeyer



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