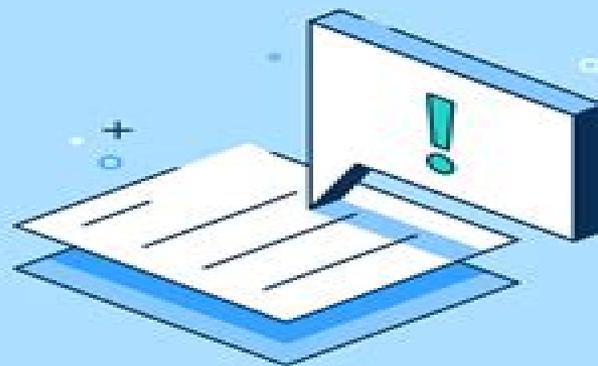


What to look for when checking for credit report errors

- Incorrect personal information (e.g., misspellings, wrong addresses)
- Accounts that don't belong to you
- Missing accounts
- Incorrect public records (e.g., bankruptcies, foreclosures)
- Accounts that aren't accurate (e.g., they say they're open when they're closed)
- Accounts listed as "closed by grantor" (meaning the lender closed the account on you)
- Duplicate accounts
- Data management errors
- Delinquencies or derogatory marks
- Fraudulent activity
- Incorrect inquiries



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JL Elias



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