

# WHAT TO CHECK FOR ON YOUR CREDIT REPORT



## **YOUR ACCOUNTS:**

Make sure all accounts belong to you.



## **OPEN ACCOUNTS:**

Ensure all active accounts are reported as open.



## **CREDIT COMPANIES:**

Verify that all businesses on your account are creditors and lenders you recognize.



## **PERSONAL INFORMATION:**

All personal information, such as your address and employer, should be accurate.



## **PAYMENT HISTORY:**

Make sure all reported payment history is accurate to what you've paid.



## **REPORTING TIMEFRAMES:**

Verify that all reported information, such as negative marks, has not stayed on your record past the statute of limitations.



## **BANKRUPTCY:**

Ensure bankruptcy debts are marked as discharged in bankruptcy if you've filed.

# Fix My Credit Report Credit Restoration Credit Rep

**David Kirk**



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