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

Todd Bierman, Nathaniel Wice

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