Fix Your Credit Report

A Plain Guide to Finding Errors, Disputing Them in Writing and Knowing Your Rights

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CHAPTER 1

Your Credit Reports and How to Get Them

Three nationwide companies keep the files that most lenders use. They are Equifax, Experian and TransUnion. Each company keeps its own file on a person, which is why the dispute steps in this book are sent to each company that shows the error.

The Federal Trade Commission reports that the three companies make free credit reports available once a week through AnnualCreditReport.com. The program began in 2020 as a temporary step during the pandemic, and the companies later made it permanent. The same FTC page warns that other websites may charge fees or be fraudulent. A reader should start at AnnualCreditReport.com and check the web address before typing any personal information.

A credit report is not a credit score. The report is the record of accounts, balances, payment history, collections, public records and requests to see the file. A score is a number that a formula produces from that record. This book is about the record, because that is where errors start and where the law gives a consumer the right to ask for a correction.

Federal law also describes what a credit reporting company must share when a consumer asks for the contents of the file. Chapter 4 covers that request in detail. For now, the useful point is that a full file can include more than the account list. It can also show where the information came from and who has received a report about the consumer in recent years.

When the reports arrive, do not skim them. Save or print each one so that it stays the same while a dispute is under way. The Consumer

Financial Protection Bureau suggests marking up the part of the report that a reader wants to dispute, and that habit starts here. A highlighter and a notebook are enough.

Read in this order. Start with the personal information, which covers names, addresses and employers. Names or addresses that a person never used can point to a mixed file or to identity theft. Next, read every account, whether positive or negative. Look at the lender, the type of account, the balance, the status and the dates.

Then read the sections on collections and public records. Then look at the list of inquiries, which shows who asked to see the file. This reading order is practical advice and not a legal rule. It works because it moves from the questions that are easiest to answer, such as whether an address is yours, to the ones that need more careful checking.

As each item is read, ask three plain questions. Does the item belong to the reader? Are the details right? Is the item allowed to be on the report? The next two chapters help answer the second and third questions. Keep a list of anything that fails any of the three, because that list is the starting point for every dispute in the rest of the book.

One last habit is worth building now. Look at all three reports and not just one. Each company keeps its own file, so a mistake in one file may not appear in another. Differences between reports are a clue that at least one company has something wrong, and that is practical advice.