



Credit Report Review Checklist

You can download your free credit reports from all three major agencies once a year at www.annualcreditreport.com or by calling (877) 322-8228.

- Is your name correct? Is your Social Security number correct?
- Is your current address correct? Is your current phone number correct?
- Are the previous addresses they have listed for you correct?
- Is the employment history they have listed for you accurate?
- Is there anything listed in the public record information? Is it correct?
- Review each item under the credit account (trade account) section. Are the accounts on the list still open?
- Are all of the current balances correct?
- Are accounts where you are an authorized user or joint owner listed?
- Are zero balances recorded for debts you paid in full?
- Are you listed as a co-signer on a loan? Is this correct?
- Are accounts that you closed listed as "closed by the consumer"?
- Is negative information reported on each credit account correct? Look for late payments and missed payments. Highlight those items you think are not correct.
- Are any accounts listed more than once? Check to make sure the same account is not listed multiple times in the collections section.
- Is old negative information still being reported? If yes, highlight the information that has exceeded the negative information reporting limit, which is usually seven years.
- Do you suspect that you have been the victim of identity theft after reviewing your credit reports?

Each credit bureau issues separate credit reports. Some of your account information may be the same in all three credit reports, but some may not. That's because not all lenders and creditors report to all three credit bureaus. Some may report to only two, one or none at all.