

Credit Fix: Not Just for Those with Bad Credit.

Even if your credit is good, chances are there is something on your report that would benefit from a credit fix



Your credit doesn't necessarily have to be bad in order to need a credit fix. Even if your credit is good, chances are there is something on your report that would benefit from a credit fix. A credit fix will only enhance your credit score, enabling you to apply for credit and loans with the best rates and terms.

Step 1: Order a copy of your credit report from each of the three bureaus (each bureau reports different information). You can order each individually or order a three-in-one. (Your should do this at least twice a year anyway)



<http://www.transunion.com>

<http://www.experian.com>

<http://www.equifax.com>

Review all of the information in your credit report carefully



Step 2: Review all of the information in your credit report carefully. Make sure the following items are accurate:

- Your full name (and any previous names)
- Social security number
- Public records – lawsuits, liens, judgments, bankruptcies, etc
- Credit history
- Current and previous address
- Employment history
- Current and past marital status

Examples of other things that may need a credit fix:

- Incorrect account histories, such as late payments you have paid on time
- Accounts you know you never opened
- Lawsuits you were not involved in
- Liens you never had
- Liens that appear that were supposed to be listed as “included in bankruptcy”
- Bankruptcies that are more than 10 years old
- Negative information that is more than 7 years old
- Credit inquiries that are more than 2 years old
- No notation when you have disputed an account
- Closed accounts incorrectly listed as open

Write a letter to the bureaus or creditors telling them what information is inaccurate. Explain why you are disputing the item and request that it be corrected or removed.



Step 3: Write a letter to the bureaus that states what information you believe to be inaccurate. Explain why you are disputing the item and request that it be corrected or deleted. (list the name and account # of each item) There are numerous examples of credit dispute letters on the web that you can refer to or download.

What the Law Requires



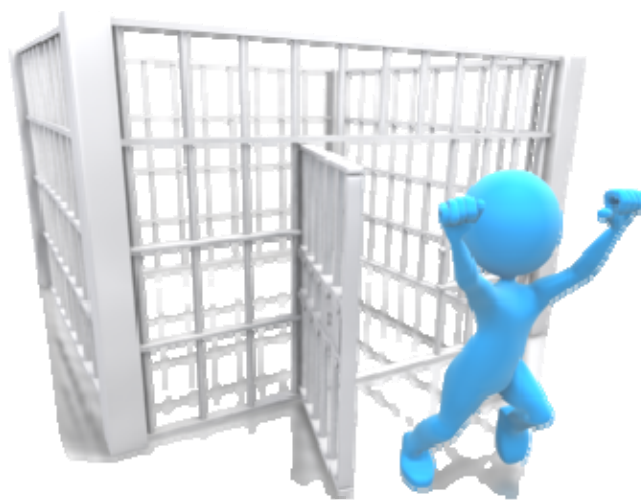
Your dispute must be investigated within 30 days. Upon completion of the investigation, the bureau must provide you with written copies of the results. If your dispute results in a change, the bureaus must also provide a free copy of your report that shows the credit fix. Once an item is corrected or deleted, it cannot be placed back on your report unless it is later proven valid and accurate.

Bureaus Don't Always Cooperate or Listen



The credit fix protocol seems simple, however; the bureaus can be uncooperative by using a number of stall tactics intended to intimidate and frustrate you. It is common, very common for a credit bureau to claim an item was “verified” when it was not, and to stall your efforts by claiming it was. There are many ways to combat these tactics. Learning them, however, can be daunting and time consuming. If it’s not exactly accurate, dispute it and stick to it until it’s resolved.

Don't Give Up! Maybe Hire a Pro?



You may consider letting those who are well seasoned in the credit repair industry do a credit fix for you and in much less time.

Want to Repair Your Credit?

<http://www.LegacyLegal.com>

We Can Help you Take the Next Step



Hire an Affordable Professional!

