

**Mortgage Tidbits**

**Keeping you informed and in the know….**

**Common Mistakes on Credit Reports**

There are reasons you should check your credit report at least yearly:

* Look for mistakes. Mistakes can affect your credit score negatively.
* Make sure that accounts you closed are actually closed and paid off
* Ensure that the debt showing is truly your debt

Here is a list of common errors that you should look for:

* Loans, credit cards or collections that you never opened or that were paid off
* Misspelled names, wrong addresses, or phone numbers
* Accounts that show inaccurate information such as late payments that are not accurate, loan balances or credit limits that are wrong
* Social Security Number that is listed wrong
* Incorrect open or closed accounts
* Duplicate accounts listed
* Collection accounts that are not showing paid in full

What can you do when you find mistakes?

* Use the online tools for the credit bureaus to report the error and ask for a correction
* When reporting the error, list why the information is inaccurate. Provide supporting documentation, too!
* If you have a copy of your credit report, include this for reference
* Have scans of your documentation ready to upload
* Keep a copy of your dispute and note the time you sent it. Credit Report Bureaus have a specific time frame to respond within.

To get a copy of your credit report, visit [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com). Each consumer is entitled to one free report each year. This report will only review credit details and does not include a credit score.

**Call us today for the best answers to the mortgage questions!**

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