



A CONSUMER'S CHECKLIST TO VERIFY INFORMATION ON THEIR CREDIT REPORT

Each year, consumers are entitled to a free credit report from each of the credit bureaus. When you receive your credit report, it is a great time to check for any errors, before deciding to buy a home.

You can request and review your free report online at: AnnualCreditReport.com

When you view your credit report, the CFPB [Consumer Financial Protection Bureau] recommends the following:

- ✓ Check that it contains only items about you.
- ✓ Look for information that is inaccurate or incomplete.

SOME COMMON ERRORS IN CREDIT REPORTS ARE:

- ! Errors made to your identity information (wrong name, phone number, address)
- ! Accounts belonging to another person with the same or a similar name as yours
- ! Incorrect accounts resulting from identity theft
- ! Incorrect reporting of account status
- ! Closed accounts reported as open
- ! You are reported as the owner of the account, when you are actually just an authorized user
- ! Accounts that are incorrectly reported as late or delinquent
- ! Incorrect date of last payment, date opened, or date of first delinquency
- ! Same debt listed more than once (possibly with different names)
- ! Accounts that appear multiple times with different creditors listed (especially in the case of delinquent accounts or accounts in collections)

Checking your credit and correcting an error is a great first step when you are considering a home purchase. If you find errors, you should contact the credit reporting company who sent you the report. When you find the errors prior to buying a home it saves you time and stress during the home financing process.



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