

Examples of Explanations to Include on Your Credit Report

LATE PAYMENT HISTORY

1. This payment was never late, please update to show “Paid in Full, Never Late.” Thank you.
2. This creditor billed the wrong address. Please remove this item or update it to show nothing negative. Thanks so much.
3. The number of days late was less than 30. Please delete this item or update it to show nothing negative. Thanks a lot.
4. This was a billing error and should not appear. Could you please remove anything negative from my report? Thanks.
5. I have no recollection of this account ever being late. I would appreciate it if you would remove it from my report or show it as “Paid in Full, Never Late.”
6. THIS ONE IS NOT AS POWERFUL, BUT CAN BE USED IF YOU DON’T FEEL THAT THE OTHERS ARE APPROPRIATE: Please provide proof that this payment was late or remove any negative association from my report. Thanks for you help.

COLLECTION OR CHARGE-OFF

1. This account was paid off and was never late. I don’t know why it is appearing this way. Please delete it from my record.
2. This account is incorrectly listed as a collection due to a creditor error. Please remove this item from my report. Thanks.
3. This item should not appear on my credit report because the creditor was ordered by the State court to remove any negative association from my record. Please contact this creditor’s legal department for verification. Thank you.
4. THIS ONE IS NOT AS POWERFUL, BUT CAN BE USED IF YOU DON’T FEEL THE OTHERS ARE APPROPRIATE: Contact this creditor for an explanation of this item. Please provide proof of this entry or remove it from my credit report. Thank you.

BANKRUPTCY

1. The dates of this item and numerous other details are completely inaccurate and obsolete. My attorney has informed me that this item should be removed from my credit report. Thanks for your help.
2. This item did not occur as presented. Please contact the government agency that is reporting it to verify the details. If you do not remove it from my record, please provide me with written proof of every detail shown in your entry. Thank you.

3. THIS ONE IS NOT AS POWERFUL, BUT CAN BE USED IF YOU DON'T FEEL THE OTHERS ARE APPROPRIATE: Contact this agency for an explanation of this item. Please provide proof of this entry or remove it from my credit report. Thank you.

ITEMS INCLUDED IN BANKRUPTCY

1. This item is incorrectly listed and should not appear as included in bankruptcy. Please remove it from my credit record.
2. This item should not appear on my credit report because the creditor was ordered by the State court to remove any negative association from my record. Please contact this creditor's legal department for verification. Thank you.
3. This account was never past due and is incorrectly shown as included in bankruptcy. My attorney has informed me that this item should be removed immediately.
4. THIS ONE IS NOT AS POWERFUL, BUT CAN BE USED IF YOU DON'T FEEL THE OTHERS ARE APPROPRIATE: Contact this creditor for an explanation of this item. Please provide proof of this entry or remove it from my credit report. Thank you.

FORECLOSURE OR JUDGEMENT

1. This item did not occur as presented. Please contact the government agency that is reporting it to verify the details. If you do not remove it from my record, please provide me with written proof of every detail shown in your entry.
2. The dates of this item and numerous other details are completely inaccurate and obsolete. My attorney has informed me that this item should be removed from my credit report. Thanks for your help.
3. This item should not appear on my credit report because the creditor was ordered by the State court to remove any negative association from my record. Please contact the creditor's legal department for verification.
4. FORECLOSURE ONLY: The bank was in error in their foreclosure proceedings and this item should not appear on my record. Please delete all references to this action on my report.
5. THIS ONE IS NOT AS POWERFUL, BUT CAN BE USED IF YOU DON'T FEEL THE OTHERS ARE APPROPRIATE: Contact this agency for an explanation of this item. Please provide proof of this entry or remove it from my credit report. Thank you.

REPOSSESSION

1. This automobile was returned under my state's Lemon Law and is not a repossession. Please remove all references to it in my credit file. Thank you very much.
2. This car was paid on time and has been erroneously listed as a repossession. Could you please remove it from my report?
3. THIS ONE IS NOT AS POWERFUL, BUT CAN BE USED IF YOU DON'T FEEL THE OTHERS ARE APPROPRIATE: Contact this creditor for an explanation of this item. Please provide proof of this entry or remove it from my credit report. Thank you.

STUDENT LOANS

(If the loan has gone to collection or has been charged off, see the Collection or Charge-Off section above.)

1. This loan was paid on time. This creditor incorrectly listed me as in default after they had sold the loan to another party. Please remove this immediately. Thank you very much.
2. SEE "LATE PAYMENT HISTORY" ABOVE FOR FURTHER EXAMPLES.

INQUIRIES

Important: The following inquiry types do not count against you and do not need to be disputed: Any inquiry labeled PRM, AR, CONSUMER DISCLOSURE, or "VIEWED ONLY BY YOU." Only inquiries in the last six months are important, but you can go back as far as a year. You don't have to dispute every inquiry. It is excessive inquiries that count against you.

1. These inquiries were never authorized. Please provide documentation proving that I approved these inquiries or remove them from my report. They are affecting my ability to obtain credit.
2. I do not recall approving these inquiries. I would appreciate it if you would delete them from my report or show proof that I authorized them.