

credit report and credit history are valuable tools that lenders use when determining if they will extend you credit or your credit-worthiness. Lenders typically look for scores that are higher versus lower. It's important to maintain a close eye on your credit report to ensure all reported information is accurate. In the event that there is a negative or erroneous item on your credit report then there are several ways you can contact the reporting credit bureau to have the item investigated or removed.

Pay attention to the information on your credit report. If you see something that is not yours, or just getting started with your credit, it's worth your time to check it out.

Account	Total Number	Balance	Available	Credit Limit	Ratio to Credit Limit	Monthly Payment
Mortgage	1	\$156,856	N/A	N/A	N/A	\$1,100
Installment	1	\$1,506	N/A	\$16,000	9%	\$200
Revolving	5	\$25	\$3,200	\$3,200	0%	\$0
Other	1	18	\$18	N/A	N/A	\$0
Total	8	\$1,451	N/A	\$32,000	4%	\$1,100

\$1,100	\$1,100	\$1,100	\$1,100
\$1,100	\$1,100	\$1,100	\$1,100
\$1,100	\$1,100	\$1,100	\$1,100
\$1,100	\$1,100	\$1,100	\$1,100

In the past 2 years: 4
In the past 12 months: 1

Negative Information Credit Report

Stephen R. Bucci



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