

# REBBECA GOODALL LAW P. A.

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## Credit Check Step by Step

- Go to [annualcreditreport.com](http://annualcreditreport.com)
- Click on “Request your free credit reports” in red box
- Click “Request your credit reports” in red box
- Fill out form and submit
- Check the box for one CRA and click next
- Complete personal identification questions
- Upon receipt of credit reporting page download and save the report.
- Repeat steps 4-6 for each CRA until you have all three reports
- Maintain clean copies of these reports for future use
- Review each report for inaccuracies such as:
  - Incorrect addresses
  - Unauthorized account inquiries
  - Inaccurate information
  - And any accounts that do not belong to you
  - if you do not recall applying for credit from a particular bank, on a particular date, that inquiry should be investigated
- Email copies of the credit reports to our office at [rgoodall.law@gmail.com](mailto:rgoodall.law@gmail.com) for review
- If there are inaccuracies, we will prepare a Dispute letter to the CRA
- Within 30 days of the dispute you should receive an amended or corrected credit report or response to our dispute letter. Review these amended reports to confirm that the inaccuracies have been corrected, and if not corrected that the accounts have been marked as disputed. **Do not write on these and be sure to preserve them in their original form.**