

## Utah Credit Repair: Is Credit Repair Possible?

**You may be among those who question: "is credit repair even possible?"**



In today's economy, millions of consumers cannot qualify for credit and loans (at least not one with decent terms) due to the poor status of their credit reports. You may be among those who question; is credit repair even possible?

Credit repair is not only possible, but it is a very common and effective method of improving your credit status; making you eligible for the best loans available. Even if you're not in the market for a loan, your credit status reaches far beyond financial matters. A poor credit report could stand in the way of you getting a job, insurance or an apartment.

Credit repair is something everyone should consider doing. Even if you think your credit report is clean and you don't need credit repair, there's a good chance that something on your report could use some tweaking; which will only increase your credit score. There are several steps in the credit repair process. If you choose to take on credit repair yourself, here are some tips to get you started:

## Utah Credit Repair – Step 1: Get Credit Report



## Utah Credit Repair – Step 2: Carefully Examine the Report



Carefully examine all of the information on your credit report. Be sure the following information is correct:

- Your full name (and any other names you've gone by)
- Social security number
- Public records – lawsuits, liens, judgments, bankruptcies, etc
- Credit history
- Current and previous addresses
- Current and previous Employment history
- Current and past marital status

## Utah Credit Repair: (cont) Step 2: Items to Repair



Here are some examples of items that could use credit repair:

- Incorrect account histories
- Accounts you never opened
- Lawsuits that don't involve you
- Liens that aren't yours
- "included in bankruptcy"
- Bankruptcies older than 10 years
- Negative information older than 7 years
- Credit inquiries older than 2 years
- No notation of any disputes you've made
- Closed accounts inaccurately listed as open
- Incorrect credit limits or balances



**Target all Outdated, Wrong  
and Derogatory Items**

## Utah Credit Repair – Step 3: Write a Letter



**Write a letter to the bureaus telling them what information is inaccurate**



Write a letter to the bureaus telling them what information is inaccurate. Explain why you are disputing the item and request that it be corrected or removed. (There are several examples of credit repair dispute letters on the Web that you can refer to). The bureaus have 30 days to complete an investigation of your dispute and provide written documentation of their findings. If the investigation results in a change, you are entitled to a free copy of your report that reflects the change. A corrected item cannot be placed back on your report unless proven valid.

The credit repair process seems easy, however; working with the bureaus isn't. The bureaus don't want to waste their time investigating disputes so they'll often use stall tactics in hopes you'll give up. Unfortunately, many people are intimidated and do give up. That's where third-party credit repair professionals come in. There are many reasons you may hire a Utah credit repair company, one is these experts will save you time and get you results. They know how to combat the bureaus so that you don't have to and handle the infuriating ploys to stall and confuse the common consumer.

**Value Good Credit**



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