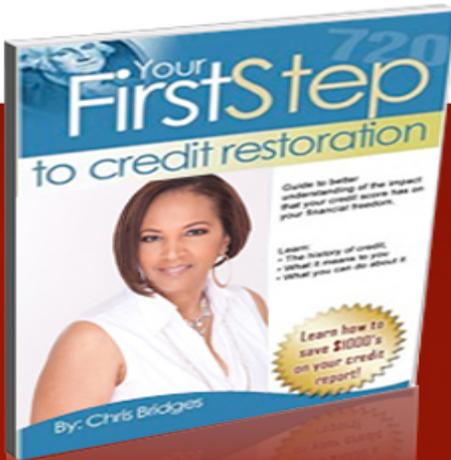




Credit *with Chris*



Credit Reporting

Free Credit
ASSESSMENT



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MINUTE TIP



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Credit Reporting

Credit is our ability to get something today and pay for it tomorrow. Creditors are not legally obligated to report to the credit bureaus nor do they have to report to all 3. But for the ones who do have such reporting relationships, you want to make sure your information is being reported correctly.

Credit reports tell us about the person's details, address, contact number, personal details, where he/she works, social security number, and marital status, descriptions about previous jobs, recent positioning, income, debt, and length of employment and also it contains other factual history of your credit experience with the credit granter.

But on credit reports no records of arrest, specific purchase, and medical records are kept. Credit report are being sold out by the credit reporting agencies where you are being evaluated for business, insurance, employment and other purpose allowed by federal laws.

You can get their credit reports several ways. By law you are entitled to a FREE report once every 12 months or if you are denied for credit based on information furnished by the specific credit bureau. First, go to www.annualcreditreport.com and request a report from Experian, Equifax and Transunion. Second by calling the agency or bureau directly. Third, by visiting the specific website for each agency or bureau. You can also get a FREE report and score furnished by TransUnion at <http://www.creditkarma.com>.

Over 80% of consumer credit reports have errors, so if that's happened to you then you can dispute the information by opening an investigation with the credit bureaus to challenge them to correct or remove all together.

Always have your paid statements ready as well as your returned checks or credit card information to verify any payment made. You don't want an old

account that you paid to show up at the worst time and you are forced to pay again simply because you didn't have the proper proof.

For more information or a FREE credit assessment, contact Chris Bridges, Speaker, Author and Coach at cbridges@creditwithchris.com or visit the website at www.creditwithchris.com.