



Homebuyer University Reviewing My Credit Report

You need a recent copy of your Credit Report to complete this worksheet. See *Appendix B* at the end of this worksheet for instructions on accessing your credit report safely and for free.

Your credit report is a summary of your credit payment history. Your report will start with a summary section, which shows your total balances and payments, counts of items in each section by type, and for lenders, it will also show your credit score. The free versions of reports accessible to you do not list your credit score. Following the summary section, you will see details for all personal identifying information, accounts, public records and inquiries.

An example account detail is below:

Account name HOMETOWN AUTO	Account number 1032911005...	Recent balance \$11,616	Date opened 03/2013	Status Current
15520 E ELM ST STE 300 ANYTOWN, USA 12345 866 555 5555	Type Auto	Credit limit or original amount \$19,118	Date of status 05/2015	This account is open/active
Address identification number 0122868651	Terms 60 Months	High balance \$19,118	First reported 04/2013	
		Monthly payment \$350	Responsibility Individual	
		Recent payment amount \$350		

This is the amount that lenders use when determining monthly debt (DTI)

Account history				
2015	2014	2013		
May	Apr	Mar	Feb	Jan
Dec	Nov	Oct	Sep	Aug
Jul	Jun	May	Apr	Mar
Feb	Jan	Dec	Nov	Oct
Sep	Aug	Jul	Jun	May
Apr	Mar	Feb	Jan	Dec
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Apr	Mar	Feb	Jan	Dec
Nov	Oct	Sep	Aug	Jul
Jun	May	Apr	Mar	Feb
Jan	Dec	Nov	Oct	Sep
Aug	Jul	Jun	May	

1. Personal Information

Make sure your personal information is recorded accurately. If you find there are mistakes, contact the reporting credit bureau to request a correction.

Is the Information Reported Accurately?			
Yes	No	N/A	What to Look For:
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Name(s)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Address(es)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Social Security Number
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Date of Birth
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Phone Number(s)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Employment

2. Accounts/Trade Lines

Fill in one assessment for **every open account and/or account in collection** on your credit report. If you mark "No" to any of the questions, we recommend that you visit a HUD-certified counselor.

Account #1 Name: _____

Is the Information Reported Accurately?				Are the Payments Healthy?			
Yes	No	N/A	What to Look For:	Yes	No	N/A	What to Look For:
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Does the account belong to you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Have you made every last payment on time for the past year?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Is the balance accurate?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are your required monthly payments manageable/affordable for you?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Is the credit limit accurate?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	If you are a co-signer of the account, do you wish to stay on the account?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are any late payments listed accurately?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	If the account went to collection, are you completely aware of what you are responsible for now?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are past disputes now recorded accurately?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	If account went to collection, should it be on your report (has it been less than 7 years since delinquency)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Write down any issues from this account that you'd like to address with the counselor below.

Issue	Action Needed	By	Done!
(Example) Inaccurate late payments	(fill this in when you visit the counselor)	(date)	<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>

Account #2 Name: _____

Is the Information Reported Accurately?				Are the Payments Healthy?			
Yes	No	N/A	What to Look For:	Yes	No	N/A	What to Look For:
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Does the account belong to you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Have you made every last payment on time for the past year?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Is the balance accurate?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are your required monthly payments manageable/affordable for you?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Is the credit limit accurate?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	If you are a co-signer of the account, do you wish to stay on the account?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are any late payments listed accurately?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	If the account went to collection, are you completely aware of what you are responsible for now?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are past disputes now recorded accurately?				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	If account went to collection, should it be on your report (has it been less than 7 years since delinquency)?				

Write down any issues from this account that you'd like to address with the counselor below.

Issue	Action Needed	By	Done!
<i>(Example) Inaccurate late payments</i>	<i>(fill this in when you visit the counselor)</i>	<i>(date)</i>	<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>

Account #3 Name: _____

Is the Information Reported Accurately?				Are the Payments Healthy?			
Yes	No	N/A	What to Look For:	Yes	No	N/A	What to Look For:
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Does the account belong to you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Have you made every last payment on time for the past year?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Is the balance accurate?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are your required monthly payments manageable/affordable for you?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Is the credit limit accurate?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	If you are a co-signer of the account, do you wish to stay on the account?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are any late payments listed accurately?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	If the account went to collection, are you completely aware of what you are responsible for now?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are past disputes now recorded accurately?				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	If account went to collection, should it be on your report (has it been less than 7 years since delinquency)?				

Write down any issues from this account that you'd like to address with the counselor below.

Issue	Action Needed	By	Done!
(Example) Inaccurate late payments	(fill this in when you visit the counselor)	(date)	<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>

Account #4 Name: _____

Is the Information Reported Accurately?				Are the Payments Healthy?			
Yes	No	N/A	What to Look For:	Yes	No	N/A	What to Look For:
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Does the account belong to you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Have you made every last payment on time for the past year?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Is the balance accurate?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are your required monthly payments manageable/affordable for you?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Is the credit limit accurate?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	If you are a co-signer of the account, do you wish to stay on the account?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are any late payments listed accurately?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	If the account went to collection, are you completely aware of what you are responsible for now?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are past disputes now recorded accurately?				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	If account went to collection, should it be on your report (has it been less than 7 years since delinquency)?				

Write down any issues from this account that you'd like to address with the counselor below.

Issue	Action Needed	By	Done!
(Example) Inaccurate late payments	(fill this in when you visit the counselor)	(date)	<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>

3. Public Records/Judgements

Fill out one row for each record listed on your report and use the information below to determine when the record should no longer appear on your credit report.

In general, the following types of public records can be removed from your credit report after this amount of time:

- **Civil Judgments:** 7 years from the date they were filed in court
- **Chapter 7 Bankruptcies:** Up to 10 years from discharge date
- **Chapter 13 Bankruptcies:** 7 years from discharge date
- **Tax Liens:** 7 years after they are paid in full
- **Unpaid Tax Liens:** Up to 10 years from claim date

Name of Record	Date of Record	Date of Removal	Action Needed?
(Example) Chapter 13 Bankruptcy	Aug 1, 2014	Aug 1, 2021	<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>

If you marked any of the above as "Action Needed," we recommend that you visit a HUD-certified counselor. Write down any issues that you'd like to address with the counselor below.

Issue	Action Needed	By	Done!
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>

4. Inquiries

Make sure you recognize and can explain each hard inquiry on your credit report. If you do not recognize an inquiry, you will want to investigate the source so you can be sure it is not identity theft. Fill out one row for each hard inquiry on your report from the past year.

Name of Inquiry	Date	I recognize this inquiry	Explanation
(Example) Ford Motor Financing Co.	May 3, 2020	Yes	I applied for a car loan and was accepted

Appendix A: Credit Score Improvement Strategies

Key:  = Helps  = Hurts [blank] = No Significant Effect

Strategy	Payment History (35%)	Debt Level (30%)	Length of History (15%)	Inquiries (10%)	Mix of Credit (10%)
Apply for new credit only if you need it					
Close accounts					
Dispute and correct errors on credit report					
Get a secured credit card to start off					
Make all payments on time!					
Make at least the minimum payment amount					
Pay more than monthly minimum					
Pay off or pay down high balances					
Pay off past-due balances					
Request a good-will deletion					
Request credit limit increase					
Resolve collections (with counselor help)					
Seek relief terms with from creditor					
Use all accounts periodically (keep active)					
Work with a certified HUD-counselor					
Be patient					

Appendix B: Accessing Your Free Credit Report

Good news! You are able to request your credit report online for free from each of the three major credit reporting bureaus (TransUnion, Equifax, and Experian) through annualcreditreport.com, a federally-mandated and regulated service.

Instructions for Accessing Your Free Credit Report.

1. Make sure you have the following information on hand before you begin:
 - Your legal first and last name
 - Birthday
 - Social Security Number
 - Current address
 - Previous address (You only need to fill out this section if you have lived in your current address for less than 2 years)
2. Using a secure browser, go to www.annualcreditreport.com
3. Select “Request Your Free Credit Reports” and follow the workflow prompts
 - You can select one report or all three
 - Note that this workflow will ask you questions to confirm your identity; “none of the above” is a valid option
4. At the end, when you get access to your report, be sure to download your report immediately and save to a safe location. It’s important you do this before reviewing your online results as the page times out quickly and you’ll lose your results (and free report/s for the bureau/s your selected) if you haven’t downloaded and saved the report/s.