

# Reading Your Credit Report

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Your credit report contains the following information: Ensure to carefully review your personal credit report to ensure everything is correct.



## Public Records :

- Bankruptcies
- Delinquent or unpaid taxes



## Credit Accounts:

- Debt status
- Balance of debt e.g. credit card, loans.
- Open and closed accounts



## Personal Information:

- Name and birthdate
- Social Security number
- Address
- Name of spouse and/or employer



## Credit Inquiries:

- Companies, organizations, people, or agencies that have requested to verify your credit in the past two years

**You may review your credit and dispute incorrect items for free at [www.annualcreditreport.com](http://www.annualcreditreport.com)**