



02 / THE PREPARATION COLLECTION

Personal credit report review.

Review the information behind the score with a clear, repeatable process.

01 Obtain the relevant reports.

Use AnnualCreditReport.com for reports from Equifax, Experian, and TransUnion. A report is different from a score. Read each relevant file, because the information in them can differ.

02 Check identity and account details.

Review names, addresses, and account ownership. Look for unfamiliar accounts or information that belongs to another person. Identify the specific issue before deciding what action fits.

03 Read the reported history carefully.

Check balances, account status, payment history, and duplicate information against your own records. Note the date and the bureau. A legitimate account can appear under a name you do not immediately recognize.

04 Match the action to the concern.

Dispute inaccurate or incomplete information with the reporting company and with the information provider. Use the official identity theft resources for actual identity theft. A freeze restricts access; it does not correct an error.

05 Keep a clear follow up record.

Save the report copies, confirmations, relevant evidence, and investigation results privately. Read every response. Accurate, current negative information cannot be removed because it is unfavorable.

YOUR DIRECT OPTIONS MATTER

You can request reports and dispute factual errors yourself, at no cost. Paying a third party is not required to exercise those rights. No score increase or deletion is guaranteed by anyone.



Your report review notes.

Keep each concern factual and specific. Use this sheet for your own records only.

01 Report reviewed

Bureau or specialty reporting company:

Report date and your review date:

02 Information to check

Item or account label (never write a full account number):

What differs from my records?

03 Next step

Evidence to find and the official process to review:

ORIGINAL SOURCES / OPEN THE OFFICIAL GUIDANCE

[AnnualCreditReport.com: Authorized report access >](#)

[CFPB: Common credit report errors >](#)

[FTC: Disputing errors on credit reports >](#)

General education only. No credit, legal, or financing result is promised. Source links reviewed September 8, 2026. Keep completed worksheets private and never send them through the website intake form. Credit advisory at Citadel Ridge LLC is a separate educational engagement, not credit repair, and is never a condition of any funding placement.