

CREDIT REPORT CHECKLIST

- Check that all "Balance due" sections of each credit entry indicate "\$0" due. (*This is a separate field from "High Balance."*)
- Make sure there are no currently listed required monthly payments for each entry.
- Check the information box at the bottom of each entry for "Included in Bankruptcy" or "Chapter 7 or 13 Bankruptcy."
- Make sure no late payments are listed after the Date of Bankruptcy filing.
- If you reaffirmed a debt, make sure they are reporting your monthly payments. This helps to rebuild your credit score.