

31% of Consumers Have Errors in Their Credit Report: Free E-Book Makes Disputing These Errors Easy

MINNEAPOLIS, MN, USA, January 30, 2014 /EINPresswire.com/ -- <u>Credit score specialists</u> CreditScoreResource.com have recently published their new EBook, <u>Disputing Errors on Credit Reports</u>. The manual, written and compiled by credit score specialist Ethel Wilson, provides step by step instructions for working with the 3 major agencies.

Credit score specialists CreditScoreResource.com have recently published their new EBook, Disputing Errors on Credit Reports. The handy manual, written and compiled by credit score specialist Ethel Wilson, provides step-by-step instruction for disputing <u>credit report errors</u> at each of the three major credit reporting agencies, Experian, Equifax, and TransUnion. Ms. Wilson is a financial and credit specialist with 12 years experience in the banking, credit



scores, and financial industry, and has advised countless clients on how to improve their credit score rating.

"Errors on credit reports are one of the major causes of unnecessarily low credit scores. Over one in four consumers have some form of error within their credit report that is detrimentally effecting them," she says. "Unfortunately, many consumers aren't aware of the errors in their report, and if they are, find the process to correct them complicated and confusing. We hope to put an end to that with our new publication."

Common errors found on credit reports are unauthorized purchases, amounts that are different than what the consumer has paid, incorrect dates for purchases, incorrect or wrongly identified items, missing payments that were made, accounts that were not authorized by the consumer, and even incorrect Social Security numbers and personal information that can hold someone responsible for another person's debt.

Disputing Errors on Credit Reports not only guides you through the process of disputing credit report errors by mail, phone, and internet for the three major agencies, but also informs the consumer of exactly what to look for, and how to remedy specific errors. The instruction is clear and concise; every step of each process is clearly set out as Ms. Wilson guides you through subsequent sections of each website, telephone menu, and mailing process.

If you're wondering how you can access your credit report, the new EBook addresses that as well. "Many people don't realize that they can order their credit report for free once a year from each of the three agencies," says Ms. Wilson. "It would be a tragedy not to take advantage of that and have your

credit score suffer unnecessarily." As easy as Disputing Errors on Credit Reports makes it to both order your credit report and file a dispute for any errors you might find, it would also be a tragedy for anyone not to own it!

CreditScoreResource.com is dedicated to providing intelligent answers to credit related questions commonly asked by consumers. Searching for answers to a specific credit score related question is easy; simply type a question into the search box at the top of the website page and browse through all credit score articles related to any query.

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