PINNACLE CREDIT REPAIR

REPORT REVIEW

What does the record support?

Use one worksheet per account or issue. Type in the boxes or print a blank copy. Keep completed copies private.

Bureau or reporting company

Report date and reference

Creditor or servicer

Account identifier: last four only

1. Exact reported entry: include the month, balance or status questioned

2. What you believe is correct, and why

3. Supporting records

List copies that address this exact issue. Keep the originals.

Document 1: date and what it establishes

Document 2: date and what it establishes

4. What remains unknown or needs another record?

A difference between records is a reason to investigate. It does not by itself prove an error, require deletion or predict a score change.

SUBMISSION AND RESULTS

Keep the request and reply together.

Use this log after preparing a factual request. A payment obligation or legal deadline may need separate action.

Recipient and purpose of request

Date sent

Submission channel

Confirmation or delivery reference

Exact correction requested and attachments included

Date the recipient received it, if known

Next date to check and reason for that date

Response received: date, result and what actually changed

Specific question still unanswered, and any new evidence

Next step: who to contact, what to ask, and what to retain

Official guidance: free reports and preparing a dispute

CFPB: free credit reports (AnnualCreditReport.com)

CFPB: dispute instructions and sample letters