YOUR 90-DAY
CREDIT REPORT CHECKLIST

What to check BEFORE you apply to buy or rent

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Small errors on your credit report — old collections, wrong balances, duplicate accounts — can quietly tank a mortgage or rental application. Go through this checklist at least 90 days before you apply, so there's time to fix anything that shows up.

1. PULL YOUR REPORTS

- ☐ **Get all 3 bureau reports —** Equifax, Experian, and TransUnion — lenders often pull all three, and they don't always match.
- ☐ **Use a legitimate source —** AnnualCreditReport.com is free; avoid sites that require a credit card for a "free" report.
- ☐ **Check your score alongside the report —** The report shows what's dragging the score down — the number alone doesn't tell you what to fix.

2. LOOK FOR ERRORS

- ☐ **Accounts you don't recognize —** Could be a mix-up with someone of a similar name, or a sign of identity theft.
- ☐ **Duplicate collections —** The same debt listed twice (sometimes under different collection agencies) can double the damage.
- ☐ **Incorrect balances or limits —** Wrong numbers can throw off your credit utilization and hurt your score for no reason.
- ☐ **Late payments that were actually on time —** Bank/servicer errors happen more than people think — these are disputable.
- ☐ **Closed accounts marked as open (or vice versa) —** This affects how lenders read your available credit.

3. CHECK YOUR NUMBERS

- ☐ **Credit utilization —** Aim to keep balances well below your limits — this is one of the fastest levers to move a score.
- ☐ **Total hard inquiries —** Too many recent inquiries can signal risk to a lender, even if every account is in good standing.
- ☐ **Debt-to-income ratio —** Lenders weigh this alongside your score — it's not just about the number on the report.
- ☐ **Length of credit history —** Closing old accounts can shorten your history and ding your score — think before you close anything.

4. BEFORE YOU APPLY

- ☐ **Dispute anything inaccurate —** Do this at least 60-90 days out — disputes take time to process and update.
- ☐ **Avoid opening new credit right before applying —** New accounts and inquiries can temporarily lower your score.
- ☐ **Don't close old accounts —** Even ones you don't use — they help your utilization and history length.
- ☐ **Get pre-qualified early —** This shows you where you actually stand before you're in front of a seller or landlord.

Note: This checklist is for general education and isn't a guarantee of any specific score change or approval outcome.

Found errors and don't know where to start?

Better Balance Solutions — flat fee, no contracts, money-back guarantee. Free consultation to review your report.

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