



How to Correct Bankruptcy Entries On Your Credit Report

By Richard Fonfrias, J.D.

Credit reports are often wrong, so make sure you frequently review your credit profile and dispute any entries that are not correct. After bankruptcy, credit repair should be a top priority. It is never too soon to start working to building back your credit score.

In most cases, each account that you list in your bankruptcy will say “included in bankruptcy” and show a \$0 balance. The account should not appear as open, past due or closed. Even so, some accounts may be listed incorrectly after you have included them in your bankruptcy.

Start by getting a copy of your credit reports from each of the three major credit reporting agencies. Go over your credit reports carefully to see which, if any, of the accounts is listed incorrectly.

If you find an open or past-due account that was actually discharged in bankruptcy, then you should dispute the incorrect entry.

Send each credit bureau a copy of the credit report showing the incorrect entry, along with a copy of the bankruptcy court's Order of Discharge. This will show the credit bureau that the account showing past-due on your credit report was included in the bankruptcy court's order.

When the credit bureaus receive your letter, they will forward your documents to the creditor so it can either correct the listing or challenge your dispute. In most cases, the creditor will simply update your account information showing that it was discharged in bankruptcy and return the correct information it to the credit bureaus.

If you have both a bankruptcy and delinquent accounts on your credit report, the negative impact on your credit score will be greater than having a bankruptcy alone. So make sure you correct inaccurate listings, which will help you re-establish credit after your bankruptcy.

You can get a free copy of each bureau's credit report once every year at AnnualCreditReport.com. You can learn more about correcting your credit reports at [FTC Facts for Consumers: How to Dispute Credit Report Errors](#).

You're Invited to Call or E-mail.

"If you have questions about bankruptcy, foreclosure, credit card debt, loan modifications, tax liens or other financial problems, please send your e-mail today to

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