Field guide · Cross-bureau workpaper

Keep a workpaper. *One row per account.*

Date _____

Make one row per account across all three reports. A bureau disagreeing with its two siblings about the same account is itself a lead.

Saved PDFs dated · TransUnion ____ Equifax ____ Experian ____

Account / Item	TransUnion says	Equifax says	Experian says	My records say	Error?	Evidence I have	Next step
Example Visa ...4402	Open, $340, limit $5,000	Open, $402, limit $5,000	Open, $340, limit **$2,500**	Limit $5,000 per statement	Experian limit wrong	June statement PDF	Dispute w/ Experian
Example Collection — Meridian	Balance $1,912, DOFD 03/2024	Not reported	Balance $1,912, DOFD 03/2024	Settled 05/2026; first late 04/2022	Balance + DOFD wrong	Settlement letter, old statements	Dispute w/ TU + EX

Timing vs. error A $340 balance at TransUnion versus $402 at Equifax is usually timing, not an error. A $0 versus $1,900 gap is an error.

Date the sheet, keep it with your saved PDFs, and update it after every dispute round.

Educational information, not legal or financial advice. Synthetic example data. You review your own reports and send any disputes yourself.

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