Field guide · How to read your credit report like an auditor

# The auditor's checklist: *14 error patterns*

Where each one hides, and the evidence that proves it. Work your three reports section by section.

### 1 Account that isn't yours (mixed file)

**Where it hides:** Tradelines, personal info

**Evidence:** Your ID and address history; list of every unfamiliar name/address on file

### 2 Identity-theft account

**Where it hides:** Tradelines, inquiries

**Evidence:** FTC identity-theft report (IdentityTheft.gov), police report

### 3 Duplicate tradeline (same debt listed twice)

**Where it hides:** Tradelines + collections

**Evidence:** Both entries side by side; matching original creditor, amounts, dates

### 4 Original creditor AND collector both showing a balance

**Where it hides:** Charge-off + collection entries

**Evidence:** "Sold/transferred" remark on the original account; collection notice

### 5 Wrong balance or credit limit

**Where it hides:** Revolving tradelines

**Evidence:** Your latest statement showing the true limit and balance

### 6 Late payment that was on time, or wrong severity (30/60/90)

**Where it hides:** Payment-history grid

**Evidence:** Bank statements, payment confirmations, autopay records

### 7 Re-aged DOFD

**Where it hides:** Date fields on collections/charge-offs

**Evidence:** Old statements or letters showing when you actually first fell behind

### 8 Obsolete item past the 7-year/10-year window

**Where it hides:** Any negative item

**Evidence:** DOFD from your records vs. the report's removal date

### 9 Closed account reporting open (or open reporting closed; wrong "closed by grantor")

**Where it hides:** Tradeline status

**Evidence:** Closure confirmation letter or email

### 10 Paid or settled collection still showing a balance

**Where it hides:** Collections

**Evidence:** Settlement letter, proof the payment cleared

### 11 "Settled" status when you paid in full

**Where it hides:** Status/remarks

**Evidence:** Paid-in-full letter, final statement showing $0

### 12 Debt discharged in bankruptcy still showing a balance

**Where it hides:** Tradelines + public records

**Evidence:** Discharge order and creditor schedules

### 13 Unauthorized hard inquiry

**Where it hides:** Inquiries

**Evidence:** Your own application history; fraud report if theft

### 14 Deceased indicator on a living person

**Where it hides:** Personal info, account remarks

**Evidence:** Government ID; SSA correction if the flag traces to Social Security records

**Payment grid:** `OK` Current · `30` 30 days late · `60` 60 days late · `90+` 90+ days late · `CO` Charge-off / collection

## Only inaccuracies *are disputable.*

**Accurate negatives call for goodwill letters, negotiation, or time — not "not mine" disputes.**

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

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