

## Repairing your Credit

A common problem that many people encounter after filing a bankruptcy is that their credit report does not reflect that their debts have been cleared up through their bankruptcy. This is a common occurrence because many creditors do not report this change in status to the credit reporting agencies. As a result, a person who has filed bankruptcy may still have problems down the road because their credit report is still inaccurate. This may lead to problems with financing houses, cars, or other large purchases in the future.

## Repair your Credit Report

When a bankruptcy filer looks to finance a property or car, they are often forced to prove to potential lenders that their debts are no longer outstanding if they still have an inaccurate credit report. This is a hurdle that can often stall potential purchases while the individual corrects these mistakes. Although this is a common situation, it is easily remedied. Credit reports can be easily fixed by contacting the credit reporting agencies. Send a letter to the credit reporting agencies detailing the errors along with a copy of your bankruptcy schedules and discharge papers. Follow up with the agencies to ensure that they receive your information and properly adjust your report. This should get your credit report corrected.

After filing a bankruptcy, Legal Helpers recommends that you obtain a credit report usually three months after receiving your discharge. This will allow you to see the status of all debts listed on your credit report. This will also allow you to get a head start on any potential problems on your credit report.