Credit Report Review Worksheet

Review your reports line by line before a lender does

Utah Homeownership Authority

Request your reports from each of the three nationwide credit bureaus and review them item by item. The purpose of this worksheet is accuracy — identifying information that is genuinely wrong or unrecognized. Do not dispute information that is accurate.

Date reports pulled ____________________

Bureaus reviewed ____________________

Personal information

- ☐ Name spelled correctly on all reports
- ☐ Current and former addresses are mine
- ☐ Employers listed are accurate
- ☐ Date of birth and partial SSN are correct
- ☐ No unfamiliar aliases or variations

Accounts

Creditor / account	Issue type	Bureau(s)	Notes

Issue types to look for: account I do not recognize, duplicate listing of the same debt, incorrect balance or credit limit, closed account reported open, incorrect payment status.

Payment history

- ☐ Every reported late payment actually occurred
- ☐ Late payment dates match my records
- ☐ No payments reported late while the account was current
- ☐ I have statements or bank records supporting any dispute

Collections and public records

Collection / record	Original creditor	Amount	Status / notes

Note whether each item is recognized, already paid, already settled, or unknown. Paid, settled, and disputed items are treated differently by different loan programs, and the treatment is decided in underwriting.

Authorized-user accounts

- ☐ I am an authorized user on the accounts listed
- ☐ I want each of these accounts to remain on my report
- ☐ I understand an authorized-user account may be reviewed differently in mortgage underwriting

Recent inquiries

Company	Date	Recognized?	Type (mortgage / auto / card / other)

Action notes and documentation needed

This worksheet is an accuracy review, not credit repair. Utah Homeownership Authority is not a credit-repair organization and does not promise, guarantee, or estimate any score increase or the removal of accurate information. Disputes are filed by you with the bureau or furnisher.