

The following credit report illustrates common post-bankruptcy credit reporting errors.

Although your bankruptcy is complete, some accounts on your record may report negative/inaccurate information. The credit bureau simply needs to be updated by someone. We update all three credit reports to accurately reflect your bankruptcy and help you move on from your past debts.

Personal Information

| | | | | | |
|-----------------------|----------------|-------------------------|------------------------------------|----------------------|-------------------------------|
| Name: | Clark Kent | Current Address: | 1234 Main Street Metropolis, NY | Employer: | Daily Bugle Metropolis, NY |
| Date of Birth: | 11/1980 | Date Updated: | 07/2010 | Date Updated: | 02/2010 |
| Telephone #: | (123) 456-7890 | | | | |

This "Remark" should reflect that this account either has a \$0 balance or was included in the bankruptcy.

Negative Account Information

AMERICAN EXPRESS # 1234 2345 3456 4567

Loan Type: Credit Card
Remark: Open Account
Late Payments:

| | | | |
|----|----|----|-----|
| 30 | 60 | 90 | 120 |
| 9 | 4 | 1 | 2 |

Balance: \$23,593.00
Date Updated: 03/2011
High Balance: \$23,593.00
Past Due: \$23,593.00

Pay Status: Past Due
Account Type: Revolving Account
Date Opened: 1/2009
Date Closed: N/A

This should be blank or say "closed."

This account should reflect that it was closed on 12/2010.

OCWEN MORTGAGE # 2345 3456 4567 8901

Loan Type: Home Loan
Remark: Open Account
Late Payments:

| | | | |
|----|----|----|-----|
| 30 | 60 | 90 | 120 |
| 3 | 0 | 0 | 0 |

Balance: \$85,792.00
Date Updated: 03/2011
High Balance: \$99,000.00
Past Due: \$85,792.00

Pay Status: Past Due
Account Type: Mortgage Loan
Date Opened: 1/2008
Date Closed: N/A

This account is no longer "Past Due." It has been transferred.

This home loan was transferred to a successor mortgage company and should reflect that the account was transferred and closed.

FORD MOTOR FINANCIAL # 3456 4567 8901 9870

Loan Type: Auto Loan
Remark: Open Account
Late Payments:

| | | | |
|----|----|----|-----|
| 30 | 60 | 90 | 120 |
| 3 | 0 | 0 | 0 |

Balance: \$3,153.00
Date Updated: 03/2011
High Balance: \$8,922.00
Past Due: \$3,153.00

Pay Status: Past Due
Account Type: Auto Loan
Date Opened: 1/2010
Date Closed: N/A

This should say \$0 balance or "Current."

This should say "Reaffirmed" or "Current."

This should say \$0 balance or "Current."

We guarantee a smooth process and your peace of mind!

For more information, visit rocketdogreports.com

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