**Tips for disputing/removing errors and requesting removal of older paid delinquencies, collections, and/or judgments from credit reports**

See the links below for additional online information about this topic, including suggestions for ways of disputing errors and requesting the removal of older paid delinquencies from your credit report. It would be good to scan material from at least two of the sites cited for current pertinent information that addresses any of your credit reporting issues.

**Initial tips**: With any credit report disputes, from any of the three bureaus, you will be required to prove that your dispute has validity – which means that you will need to have back up records or material in hand before approaching the credit bureaus (they will request copies of back-up information). If you have the paid paper or online record in hand, that helps. If you contact the lender and ask them to contact the credit bureaus and request that specific information be removed from your credit report and they agree, that also helps. Otherwise, your dispute may go unanswered for some time, or possibly be denied. In any case, a verified paid delinquency, collection, or judgment should be removed at seven years. If it has been seven years since the final payment or agreed resolution of any delinquencies occurred, you can go directly to the credit bureau with more confidence that they will comply with your request for removal. Bankruptcies take seven to ten years to remove, depending on the type of bankruptcy filed. Regardless, older paid or settled judgement or bankruptcy issues (with no similar current issues), still found on your credit report, will have ceased to have a major effect on your credit score.

If warranted, you may design a letter to send to the credit bureau requesting that they make a note on the report that you were a co-signer to a defaulted or delinquent loan. And as long as only one of those exists on your report, your credit score will not suffer greatly from that fact after a few years. As mentioned above, the longer such an item is on your report the less it will affect your credit score. Lenders are not as concerned about older credit delinquencies and collections as they are about more recent or current ones.

ONLINE INFORMATION AND RESOURCES ON THIS TOPIC:

General info from CFPB: [www.consumerfinance.gov](http://www.consumerfinance.gov)

Specific info from CFPB: [How do I dispute an error on my credit report? | Consumer Financial Protection Bureau (consumerfinance.gov)](https://www.consumerfinance.gov/ask-cfpb/how-do-i-dispute-an-error-on-my-credit-report-en-314/)

From: www.badcredit.org

[5 Ways to Legally Remove Items From Your Credit Report (badcredit.org)](https://www.badcredit.org/how-to/legally-remove-items-from-credit-report/)

From: [www.creditmashup.com](http://www.creditmashup.com)

[How to remove outdated information from credit reports (creditmashup.com)](https://creditmashup.com/remove-outdated-information-credit-reports/) and the Fresh Start Program: [Paid Tax Liens can be Deleted from Credit Reports (creditmashup.com)](https://creditmashup.com/paid-tax-liens-can-be-deleted-from-credit-reports/)

[](https://www.growingfamilybenefits.com/)

General info from: **www.**[**Growing Family Benefits**](https://www.growingfamilybenefits.com/)**.com**

Specific info: [Removing Negative Items From Credit Report Before 7 Years (growingfamilybenefits.com)](https://www.growingfamilybenefits.com/dispute-credit-report-win/)

General info from: [www.preventloanscams.org](http://www.preventloanscams.org)

And: [Goodwill Letter Sample 2022: Remove Late Payments from Credit Report (preventloanscams.org)](https://www.preventloanscams.org/goodwill-letter/)