

## **New Years Tradition Revisited**

Written By: Harry Gribnitz

*New Year's is filled with traditions. For you it might be watching the "ball" drop in Times Square. It might mean bringing in the New Year with friends and family. Some of you might just be happy that 2003 is over and are working on your list of resolutions for 2004. Others might have celebrated a little too much and were just happy when their head stopped hurting. For some of you, the week may have been dominated by televised football games. Just how many games did you watch? For me I followed my tradition of attending the Griffin's New Year's Eve game with friends and being safely home before midnight.*

*Many people use the end of the year to review last year and to plan for the future. Another tradition I follow each January is to order my credit reports. Even though ordering credit reports is not as much fun as some of the other traditions, I find that January is a great time to see what kind of errors (or reality) might have gotten into my credit history. I don't find problems every year, but often enough to take a little time in January to check the situation. It is a lot easier to deal with any issue now than wait until it becomes important or urgent to correct.*

*The process is fairly straightforward, but does take a little persistence. In January 2001, I wrote a letter on this subject that has become one of the most popular and requested letters I have written. That's why I thought it was time to revisit this New Year's tradition. With the increases in computer technology, the process has actually gotten easier. Start the process by ordering a copy of your credit report from all three Credit reporting agencies. The following is the contact information:*

*Experian: 1-888-397-3742 or [www.experian.com](http://www.experian.com)*

*Equifax: 1-800-685-1111 or [www.equifax.com](http://www.equifax.com)*

*Transunion: 1-800-888-4213 or [www.transunion.com](http://www.transunion.com)*

*The recorded messages or websites will prompt you through the process. In each case you will pay about \$9.00 to receive a copy of your report. Please note they will try to sell you other services such as, credit protection, credit counseling, credit scores or merged (three agency) credit reports. None of these are required (or probably not even worth the cost) to get your credit report corrected.*

*Once you have received a copy of your report you have a right to challenge any inaccurate information in the report. The credit bureau is required to investigate your challenge in a timely manner (usually 30 days). When you challenge an item, do it in writing via certified mail. It*

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*becomes the credit bureaus' responsibility to contact the creditor. The creditor must prove that the information is correct or it must be removed from your report. When you dispute an item, be sure to request that a corrected report be sent to you within 30 days. Sometimes you need to be assertive to get the corrected report, but it is worth the effort. If you have questions, please give me a call or drop me an e-mail.*

*Thanks,*

*Harry Gribnitz  
Your Home Loan Specialist for Life!*

*PS: Please continue to support my business by referring friends, relatives or co-workers that might need my help to purchase or refinance their home.*