

Fair Credit Reporting Act

- You must be told if information in your file has been used against you
- You can find out what is in your file
- You can dispute inaccurate information with the Credit Reporting Agency
- Inaccurate information must be corrected or deleted.
 - However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified.
- You can dispute inaccurate items with the source of the information
- Outdated information may not be reported (7 years for derogatory information, 10 years for bankruptcy)

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S Ashworth



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