

## Flaw-Finding Mission

Does your credit report have the facts and nothing but the facts? Take a close look.

“Check your credit report for errors.” That oft-cited maxim of personal finance is based in part on a landmark 2004 study by the U.S. Public Interest Research Group that showed a whopping 79% of credit reports contain mistakes. Has there been any improvement since that study? Not quite. In a random sample of reports, some consumers didn’t recognize their own reports, which contained such doozies as a \$45,000 credit line that doesn’t exist and didn’t contain a mortgage that very definitely does. The credit bureaus — Experian, Equifax and TransUnion — say these errors underscore the importance of obtaining reports and reporting the mistakes. Too true! To check your credit report — it’s free once a year from each of the three credit bureaus — visit the Web site **annualcreditreport.com**.

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