



# Your Mortgage PLANNER

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with Jamie H. Harrington, President

## CHECK UP ON YOUR CREDIT

Your credit report is updated constantly, as businesses inform the reporting agencies of your bill-paying history. It would be wonderful if credit reports were completely accurate, but they're not, and errors can affect how willing lenders are to approve your next mortgage loan. Checking up on your credit report can help you protect the integrity of your credit rating.

When you receive a copy of your credit report, look carefully at each entry, and ask a real estate professional to explain any items you don't understand. Often credit report inaccuracies are the result of human clerical error, such as failure to record one of your automobile loan payments on time or confusing your data with someone else whose name is almost identical to yours. But unfortunately, errors can also be caused by illegal activity. If you happen to discover an open account listed in your credit report that you don't know anything about, you should contact the reporting agencies immediately. An "identity thief" may have stolen a pre-approved credit card offer from your mailbox and sent it in with a change of address. If you don't find out about it, the identity thief could be smugly charging up bad debts on "your" new account and throwing away the bills.

*If you would like to discuss what type of mortgage loan will work best for you, call Jamie Harrington at 828-632-0650 for an appointment. United Carolina Group, Inc., is located at 340 NC Highway 16 S. in Taylorsville.*

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