

4 Steps to Disputing a Judgement or Bankruptcy

Step 1: Review your credit reports from all 3 major credit bureaus ([Equifax](#), [Experian](#), [TransUnion](#)) carefully for any inaccurate or incomplete information.

Here is a list of the most common judgement and bankruptcy errors:

- Names
- Addresses
- Phone numbers
- Incorrect dates
- Incorrect account numbers
- Discharged debts that still show a balance

If you haven't found any inaccuracies within the information on your credit report, then unfortunately there's really nothing that can be done to remove it. You can still dispute, but you may end up having to wait 7-10 years for it to fall off your credit report.

Step 2: If you found any inaccurate information within the credit report, then your next step will be to dispute those inaccuracies with each of the credit bureaus it's reporting on by using a [credit dispute letter](#).

The goal is for the credit bureaus not to be able to verify the judgement or the bankruptcy and permanently remove it from your credit report. This will be challenging if it's a recent judgement or bankruptcy. The older the judgement or bankruptcy is, the better chances you'll have of getting it removed from your credit report. However, if it does happen, congrats, you've met your goal and you can skip the remaining steps.

Step 3: If the judgement or bankruptcy is verified by the credit bureaus, you'll then need to send the bureaus a [609 letter](#) asking them who they verified the judgement or bankruptcy with.

At times, the credit bureaus will claim the judgement or bankruptcy has been verified with the courts, even if it wasn't. In most states, the courts do not verify judgements or bankruptcies with the credit bureaus.

Step 4: Next, call the court specified by the credit bureaus. Ask how they went about verifying the judgement or bankruptcy. If the court tells you they didn't verify anything, ask for that statement in writing on their letterhead.

After you receive the letter, make a copy and mail the copy certified to the credit bureaus demanding they immediately remove the judgement or bankruptcy from your report since they knowingly provided false information, which is in violation of the Fair Credit Reporting Act.

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