

Is Credit Repair Legal?

If you're reading this article, then you're wondering if credit repair is legal. Many people wonder if credit repair is something they should pursue when they're getting into real estate investing.

Here's what you may be experiencing. You think credit repair is illegal because of the negative connotation associated with credit repair companies.

It's definitely natural and normal.

Here's The Truth:

You can repair your own credit. If the information on the report is inaccurate, simply contact the bureau on your own and dispute the item.

The Fair Credit Reporting Act guarantees you the right to dispute inaccurate and unverifiable information listed on your credit reports with the credit bureaus easily.

So, in answer to your question, yes, credit repair is absolutely LEGAL.

Credit repair is a request of creditors to “prove a specific item/account exists and prove its accuracy.”

If a creditor or credit bureau is unable to provide the requested documentation, by law, they are required to remove any inaccurate/ unverifiable information from your report.

If an item/account cannot be proven, it does not exist.

Still need help? Visit [Accelerator Week 1 DIY Credit Repair](#)

Tags: Is credit repair legal, Can I repair my own credit, credit repair, derogatory credit, improve credit legally, DIY credit repair