



MISTAKENLY REPORTED AS DECEASED ON YOUR CREDIT REPORT?

How does this happen?

If a creditor is reporting you as deceased on an account it's typically due to the account holder or co-signer having passed away, this often seen on accounts where someone is authorized user account. Another possibility is that the social security number you provided is being reported by the Social Security Administration as belonging to someone who is deceased. If this happens to you or a family member follow these steps to have the account or the credit bureau remove the remark!

What do to if you're being reported as deceased on an account:

- Write a statement letter and be sure to include your full name, current mailing address, social security number, birthdate and a statement that you are not deceased.
- Take the letter to your bank or a local notary and have it notarized.
- Submit a copy online to the credit bureau(s) to have the account updated, we also suggest contacting the creditor to find out the best way to send them a copy of the letter to ensure the account is updated.

What do to if you're being reported as deceased by a bureau:

- Visit your local Social Security Office to have the information corrected and request they provide you with a letter stating their records have been fixed.
- Submit a copy online to the credit bureau(s) to have them remove the deceased indicator from your credit profile.
- Be sure to include a copy of a Government Issued ID and a copy of a bill or bank statement dated within the last 30 days that displays your name and current mailing address