

REDACTED SAMPLE — EDUCATIONAL EXAMPLE

Sample Reporting Integrity Review

Prepared by Dispute My Data · Consumer details and account identifiers have been replaced.

Items reviewed	Potential issues	Accounts flagged
18	4	3

Findings requiring review

REDACTED BANK · Account ending •••• 1042

Potential balance inconsistency

The current balance and account status appear inconsistent across the reported fields. Request verification of the balance, status, and supporting account history.

FCRA § 611 · Data accuracy field review

REDACTED COLLECTION AGENCY · Account ending •••• 7781

Date information may be incomplete

The report does not show enough information to verify the date used for the reporting period. Request documentation supporting the reported dates.

FCRA § 605 · Date reporting review

REDACTED AUTO LENDER · Account ending •••• 3306

Status and payment history may conflict

The account status does not appear consistent with the payment history shown in this sample. Request correction or supporting documentation.

FCRA § 611 · Status consistency review

Important

This redacted sample illustrates the format of an audit. It is not a credit score, legal advice, or a promise that any item will be changed or removed.