

How to Remove an Eviction Record

An eviction can remain on your credit report for 7 years unless you:

1. Contact your landlord and negotiate a payment plan.
 - If possible, use tax refund money to reduce debt. To increase refund take advantage of help from [VITA](#) and the [EITC](#).
2. During negotiations, make sure landlord is willing to contact Equifax, Experian, and TransUnion credit bureaus to have them remove the eviction record from your file after you settle debt. Get this in writing if possible.
3. Ask landlord to remove your eviction record from the appropriate tenant screening company, if applicable. Sometimes in addition to a credit check, prospective landlords will verify an applicant's rental history with a tenant screening company. (Ex.: rentperfect.com, TurboTenant, TransUnion Rental Screening)
4. Ask the landlord to send you a confirmation letter outlining the terms of the agreement, due dates and description of the fees you are being charged, such as late fees on your unpaid rent, a charge for breaking the lease, and court costs associated with filing an eviction.
5. Submit each payment by the due date. It is important to stick to the agreed-upon payment schedule. Contact landlord if you are going to be late.
6. After sending your last scheduled payment, make sure the landlord sends you a letter confirming that your entire past due balance is paid in full and you are no longer in default of the rental agreement.
7. Verify that the landlord removed the eviction record from your credit report and the tenant screening company report.
8. After 30 days have passed, order a copy of your credit report from all 3 major credit bureaus to see if the eviction appears on the reports in the section entitled Public Records.
9. If the eviction is still listed, you will need to submit a formal dispute to each credit bureau to have the information removed.
10. ALWAYS KEEP DOCUMENTATION OF LETTERS, RECEIPTS, CONTACTS, ETC.

For more information on the eviction process, go to: