Credit Bureaus:	**Experian Report**	**Equifax Report**	**Transunion Report**	**Innovis Report**
	Report # 12345	**Report # 54321**	**Report # 12345**	**Report # 54321**
Account Name	Financial Collectors			
Phone Number	800-555-0000			
Account Number	1234567890			
Balance	$563.00			
Date Delinquent	12/2004	**<Not Reporting>**	*****Reporting*****	**<Not Reporting>**
Offer:	Pay for Delete			
Offer Amount	$325.00			
Date of Offer	11/10/09			
Account Name		Recovery INC		
Phone Number		800-555-0000		
Account Number		1234567890		
Balance		$330.00		
Date Delinquent	**<Not Reporting>**	08/2008	*****Reporting*****	*****Reporting*****
Offer:		Pay for Delete		
Offer Amount		$200.00		
Date of Offer		11/10/09		
Account Name	ABC Collections			
Phone Number	800-555-0000			
Account Number	1234567890			
Balance	$400.00			
Date Delinquent	03/2005	*****Reporting*****	*****Reporting*****	**<Not Reporting>**
Offer:	Pay for Delete			
Offer Amount	$225.00			
Date of Offer	No Offer Made			
Account Name			XYZ Collections	
Phone Number			800-555-0000	
Account Number			1234567890	
Balance			$1,200.00	
Date Delinquent	**<Not Reporting>**	**<Not Reporting>**	05/2006	**<Not Reporting>**
Offer:			Pay for Delete	
Offer Amount			$500.00	
Date of Offer			11/01/09	

As you can see, we have listed the credit bureau company with the credit report number.

We also color coded each for easy viewing, and in no time you will have the color code memorized.

We also didn't bother typing the same info in each block, instead we noted whether it was being reported or not.

On the far left column, we put in relevant info including:

Account Name – name of account holder/creditor/collection agency

Phone Number – a phone number to get a hold of them if needed

Account Number – account number listed in your credit report

Balance – the amount you owe on the account

Date Delinquent – include the date of first delinquency

Offer – type of offer you've made if applicable (pay for delete, settle, payment plan, ect)

Offer Amount – list the amount you offered just to keep record of it, if applicable

Date of Offer – list the date of when you made an offer on this account, if applicable

This is something you could do as well, we found it convenient to have a list of all negative accounts in one place.

As you get an account updated or deleted completely, you could update/delete it from your spreadsheet.

You can tweak this to best fit your needs, as we mainly wanted to show you an example of how you can set this up.