

How to Request a Copy of Your Credit Report

You may choose to visit the web site listed below or you may contact the individual credit reporting agencies.

www.annualcreditreport.com

This central site allows you to request a free credit file disclosure, commonly called a credit report, once every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion.

□ **Experian**

www.experian.com

If you have been denied credit:

Call 1-888-397-3742, Ext 2 for instructions

Or you may complete our form and mail to the address below. If denied credit by this institution ask for Adverse Action form or Proof of Denial from our loan representative.

P.O. Box 2104
Allen, TX 75013

To Receive a copy of your credit report:

Phone: 1-888-397-3742, Ext 3 for instructions and costs. You may then use the reverse of this form for your request.

Dispute Information (once credit report is received)

Phone: 1-888-397-3742, Ext 4

If an account is in dispute, follow directions given by Experian report.

□ **TransUnion**

www.transunion.com

Request a copy of credit report

Phone: 1-800-888-4213

Dispute Information (once credit report is received)

Phone: 1-800-916-8800

Address: Same for both purposes
PO Box 2000
Chester, PA 19022

□ **Equifax**

www.credit.equifax.com

Request a copy of credit report

Phone: 1-800-685-1111

Dispute Information (once credit report is received)

Phone: 1-800-944-1122

Address: Same for both purposes
Equifax
PO Box 105851
Atlanta, GA 30348

***Please Note: There may be a fee required. Check with individual credit report agencies for cost.**

Credit Reporting Agency _____
Street Address _____
City, State, Zip _____

Date _____

To Whom It May Concern:

I, _____, would like to request a copy of my credit report. Enclosed is a copy of identification to show proof of my current address.

Customer's Name _____
(last) (first)

Date of Birth _____
SSN# _____

Spouse's Name _____
(last) (first)

Date of Birth _____
SSN# _____

Previous Address (past five yrs.):

Street _____
City/State/Zip _____

Address:

Street _____
City/State/Zip _____

Signature

Items to include:

- ✓ Copy of Identification
- ✓ Adverse Action form or Proof of denial of credit
- ✓ Any other helpful information
- ✓ Fee if required.

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