

**Your Name**

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yourwebsite.com

Extra Information  
(delete if not needed)

**Free?** Yes, free! Each of the three nationwide consumer reporting agencies (CRAs) — Equifax, Experian and TransUnion — are required to deliver a free credit report to you each year at your request.

**What’s in it?** Your credit report contains the data used to calculate your credit score — the score itself is not included in the report. The information in a credit report is made available to lenders, insurance companies, landlords and employers investigating your credit history. Here’s what they see:

* how often you make on-time payments;
* your credit card balances and available credit;
* your liens, judgments, bankruptcies and foreclosures; and
* credit inquiries made about you.

**How do I use it?** Try these tips to get the most out of your credit report:

* obtain a report and address any negative history or errors before applying for a loan;
* stagger your requests by obtaining a report from one of the three CRAs every four months to keep current on your creditworthiness; and
* protect against identity theft by verifying the information in your report.

**How do I apply?** Visit the federally approved website **AnnualCreditReport.com** or call **(877) 322-8228** to get started. The reports are delivered immediately after an online application or in two weeks after an application by phone. All you need is your name, address, social security number and date of birth. The entire process takes less than five minutes to complete.

**Other sources of free credit information** Many companies promise a free credit report but hide monthly charges behind an initial “free” trial. You do not need to sign up for anything to obtain a credit report. If you are interested in checking your credit score, many credit card companies will provide you the information free of charge.

Looking to sell? Give me a call today to set up an appointment!

Looking for an insight into your credit score before applying for a mortgage? Don’t forget, you’re entitled to three free credit reports each year.

All about free annual credit reports