



How to Obtain a Free Copy of Your Credit Report

You may obtain a free copy of your credit report once each year over the Internet by contacting: **annualcreditreport.com**

Be careful how you reach the Web site. A number of impostor websites have been set up to take advantage of typos or misspellings.

Once online, be prepared to readily and correctly provide some personal information, such as the name of your mortgage company or the amount of the most recent payment, to verify your identity and be able to gain access to your report online.

You may also obtain a copy of your credit report by phone at 1-877-322-8228; Or by mail at:

Annual Credit Report
Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

Reports are issued instantly if requested online; they are mailed within 15 days of a telephone or written request.