

DID YOU KNOW?

You can opt-out of receiving unsolicited offers from other credit and insurance companies after your credit is pulled.



GET THE FACTS:

Credit Reporting Agencies and your Contact Information

The credit reporting companies (Equifax, Experian, Innovis and TransUnion) are allowed under the Federal Credit Reporting Act (FCRA) to include your name on lists used by creditors or insurers to make Firm Offers of credit. After your credit report is obtained for a mortgage transaction, you may be contacted by phone, text or mail based on this credit pre-screening process. FCRA grants you the right to "opt-out", preventing the consumer credit reporting companies from sharing credit file information.

BENEFITS OF SHARING YOUR INFORMATION INCLUDE:

- More information provided on your product choices.
- Education on options you may not have been aware of.
- Opportunity to comparison shop and increase your buying power.

DO WE PROVIDE YOUR NAME AND PHONE NUMBER TO THESE COMPETITORS?

No, we simply pull your credit from the three major bureaus as part of our mortgage process. The Credit Reporting Companies sell your lead based on the inquiry to your credit by a mortgage lender. Other mortgage lenders then start soliciting for your business.

If you want to make sure your information is kept private you can Opt-Out at the official Consumer Credit Reporting Industry website:

[OPTOUTPRESCREEN.COM](https://www.optoutprescreen.com)

Through this website, you may request to:

- Opt-Out from receiving Firm Offers for Five Years.
- Opt-Out from receiving Firm Offers permanently.
- Opt-In and be eligible to receive Firm Offers (for consumers who have previously completed an Opt-Out request).
- Opt-out requests become effective with Equifax, Experian, Innovis and TransUnion within five days of the request.

To find out more about credit reports, your rights as a consumer, the Fair Credit Reporting Act and the FACT Act, visit the Federal Trade Commission Website: <https://www.consumer.ftc.gov/topics/credit-and-loans>.

For all of your mortgage needs, call your trusted local lender today!



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