

FREE CREDIT REPORTS

Under Federal Law each person is allowed to obtain one free credit report from each of the 3 largest credit bureaus per 12-month period. You can obtain these by mail or from the Internet.

You can order a free credit report by mail from each of the 3 main credit-reporting bureaus and receive it by mail in 5 to 14 days by calling:

- 1) Equifax 1-800-685-1111
- 2) Experian 1-888-397-3742
- 3) Transunion 1-800-916-8800.

You can get one free copy of your credit report from each of the three main credit-reporting bureaus by going on the Internet at:

WWW.ANNUALCREDITREPORT.COM

If you decide to get your credit report from the Internet, make sure you have plenty of paper and ink in your printer, as each report is usually 20 to 35 pages with the notices that are attached to your report.

There are other websites you can use to obtain your credit report for a fee and if you choose to use them make sure they give you the mailing addresses and zip codes of the creditors as the Clerk requires a mailing address for each of your creditors. Failure to have a proper mailing address for each of your creditors could prevent you from being able to discharge their debt and/or give you court protection from them.