

OPT-OUT Information

When your credit is pulled for a mortgage loan, credit bureaus are selling your information to several large national lenders. High target clients have received dozens of calls within the first 24 hours of having their credit pulled for a mortgage loan. Legislation is being initiated to put a stop to this, but it will take time. You can Opt-Out of this practice by doing the following:

Call 1-888-567-8688

OR

Go online to www.optoutprescreen.com

By using these options you will:

- Remove your name and your spouse's name from the pre-screen lists sold by the Experian, Equifax, TransUnion, and Innovis
- Select to Opt-Out for 5 years or permanently
- This does not Freeze Credit file access
- This eliminates pre-approved credit offers and possible identity theft from addresses on discarded offers.

*The 5 year opt-out becomes effective within 5 days of the Credit Reporting Agency notification.