



The U.S. Credit Reporting System & Your Credit Reports

Every month your creditors may report your account information, payments and non-payments to the three major credit reporting agencies. These agencies store this information, which is then made available in the form of credit reports to consumers and creditors.

You should check your credit reports at least every two years. Credit reporting agencies do not confirm whether the information in your credit report is correct. You must check your credit reports -- and correct any mistakes.

How to Get Your Free Credit Reports

The fastest way to get copies of your credit reports is to call the numbers listed below and respond to their automated phone systems. If your address in their computer is correct, you do not need to send any documentation to prove who you are. They will mail your credit report to the address in their computer. If your address is different from the address in their computer, you will need to mail identifying information, such as a copy of your driver's license or a recent utility bill.

You are entitled to one free credit report per year from each credit reporting agency. You can request your reports online at www.annualcreditreport.com.

You're Invited to Call or E-mail.

"If you have questions about bankruptcy, foreclosure, credit card debt, loan modifications,
tax liens or other financial problems, please send your e-mail today to

rich@chicagomoneylawyer.com

RICHARD FONFRIAS, J.D.

Chicago's Financial Rescue & Bankruptcy Lawyer

Money problems solved. Peace of mind protected.

Founder & Managing Partner

FONFRIAS LAW GROUP, LLC

First National Plaza ❖ 70 West Madison Street, Suite 1400 ❖ Chicago, Illinois 60602
Telephone 312-969-0730 ❖ Facsimile 312-624-7954 ❖ www.chicagomoneylawyer.com

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Equifax Credit Information Services

P.O. Box 105496
Atlanta, GA 30348-5496
1-800-685-1111
www.equifax.com

Experian

P.O. Box 9600
Allen, TX 75013
1-800-311-4769
www.experian.com

Transunion Corporation

Consumer Disclosure Center
P.O. Box 1000
Chester, PENNSYLVANIA 19022
1-800-888-4213
www.transunion.com

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Credit Report Request Form

To get copies of your credit report, please fill out this form. Then make three copies and mail one copy to each of the credit reporting agencies listed above.

To: (name of credit reporting agency)

Date:

Please send me a copy of my credit report.

Daytime Phone:

Home Phone:

Full Name:

Current Address:

Previous address(es) during the past five years:

Previous Address #1:

Previous Address #2:

Previous Address #3:

Personal Information:

Date of Birth:

Birth Name (if applicable)

Marital Status (S/M/D)

Social Security Number

Enclosed is a photocopy of my driver's license with my current address; or Utility Bill; or State ID; or Military ID.

Signed,

You're Invited to Call or E-mail.

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