

Rebuilding Your Credit; One step at a Time

How to Easily Pull Your Free Credit Report from the 3
major Credit Bureaus

An E-Book Written by Lori Jake
Presented on the Behalf of
Gathering Information LLC
&
torebuildyourcredit.com

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I. Introduction

The purpose of this book is to reveal how easy it is to get a copy of your credit report from the three major credit bureaus. Pulling your credit report is the most important of monitoring and building your credit because it is the starting place.

When you pull your own credit report(s) there is less of a negative impact on your credit score than when a third party or creditor requests your credit report.

When a creditor pulls your credit it is categorized as a “hard inquiry” which can reduce your credit score by as much as 3 to 7 points each time! When you pull your own credit report it is called a “soft inquiry” and only impacts your score by about 1 point. This may not seem like a lot but when you are trying to build up your credit, or when you are applying for credit like a car loan or home mortgage multiple hard inquiries can bring your score down quickly and cause you to get rejected or less than optimal rates.

The goal of this E-Book is to show you how to easily pull your own credit report from the 3 major credit bureaus: Equifax®, Experian® and TransUnion®.

Please keep in mind this is not your credit score. They are two separate things. If you choose to purchase your credit score while accessing your credit report throughout this process, you do so at your own discretion. Each credit bureau website will prompt you with offers in additional screens. The credit score is not included in this book because there is a fee that each bureau requires and it is beyond the scope and intent of this book.

You are encouraged to know your credit score so that you will know where you rate when applying for credit, and so that you can track your progress when building up your credit, but again, that is not within the scope of this book.

When you are initially building or rebuilding your credit you need to know how to access your credit reports so that you can monitor and track your improvement over time.

II. How To Get Your Credit Reports

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A. Access Your Annual Free Credit Report

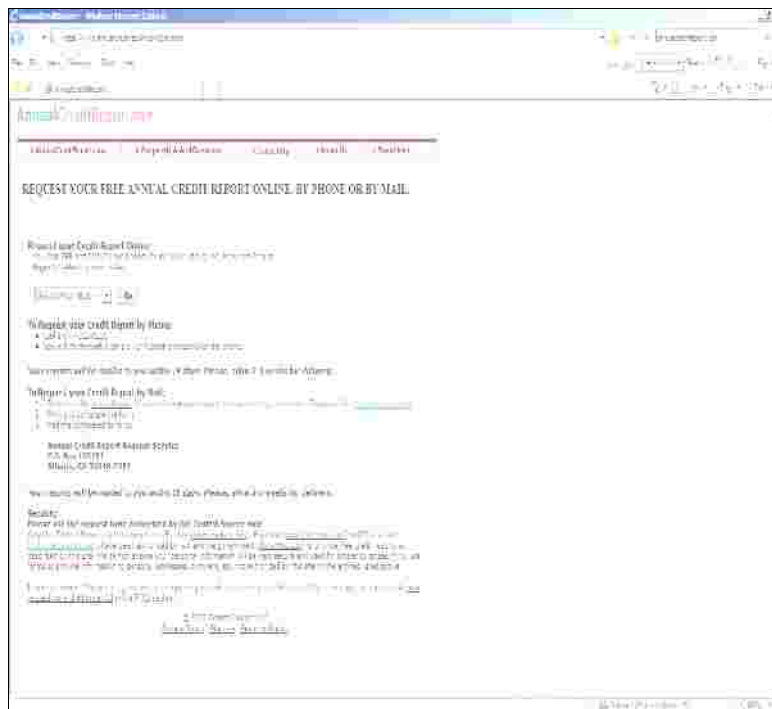
Everyone is entitled to one free credit report each year from the three credit bureaus. The best way to access these reports is through the website www.annualcreditreport.com

This is the site that navigates you to all three credit bureaus so that you get your free credit report. It is recommended by the FTC (Federal Trade Commission) and will not adversely impact your credit score.

1. Annual Credit Report Website

Access the internet on your computer. Put the website address <https://www.annualcreditreport.com/cra/index.jsp> in the url location or location bar at the top of your internet screen and click enter.

You will be directed to the following screen:



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You can access your credit report by phone, mail or online. The instructions are on this page.

For the purpose of this book we will be focusing on the online process so that you can get immediate results and have copies of your credit reports when you complete this process.

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2. Request Your Free Annual Credit Report

Click on the navigation bar to identify your state



Then click the green “GO” button

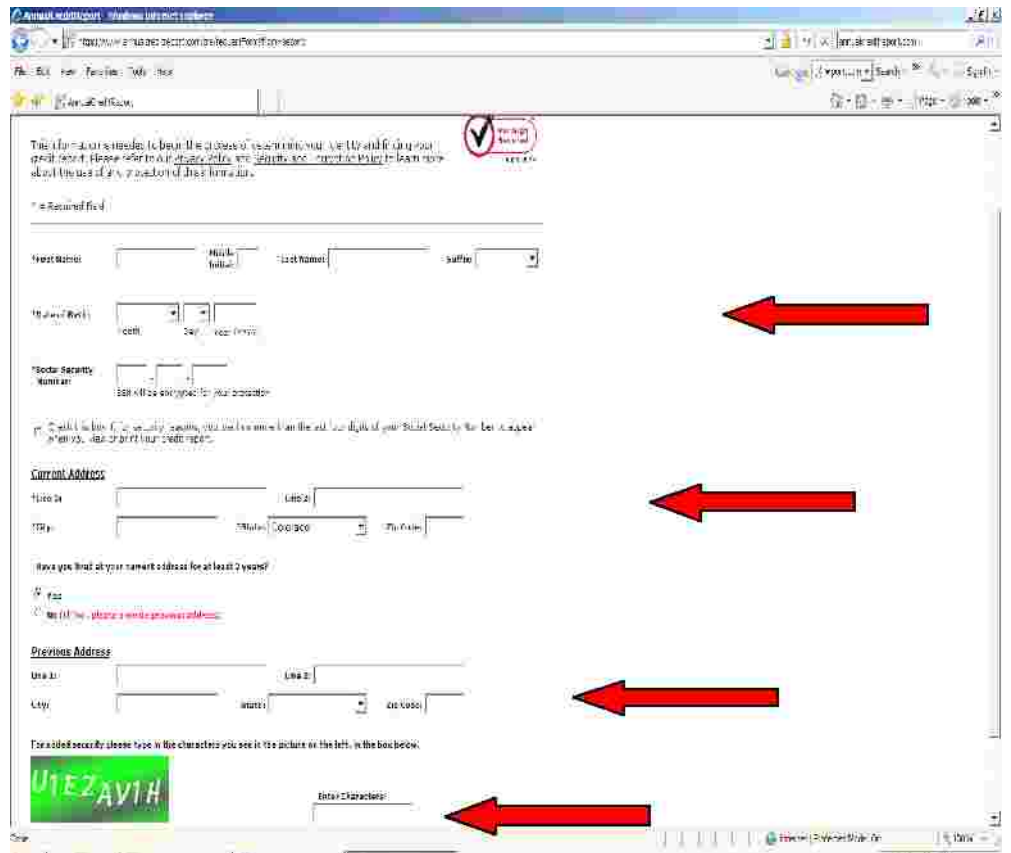
a. Personal Information

Fill in all the starred fields with your personal information

- First name, middle initial, last name
- Date of Birth
- Social Security number- use the “tab” button to go the next field it will not automatically
- Check the security box so that your social security number does not appear on all documents. This is to protect your identity.
- Current Address- if you recently moved you need to use your last address that would be know by the credit bureaus. So any address you received bills at or applied for credit.
- Previous address- where you lived prior to the above address to support you identity.

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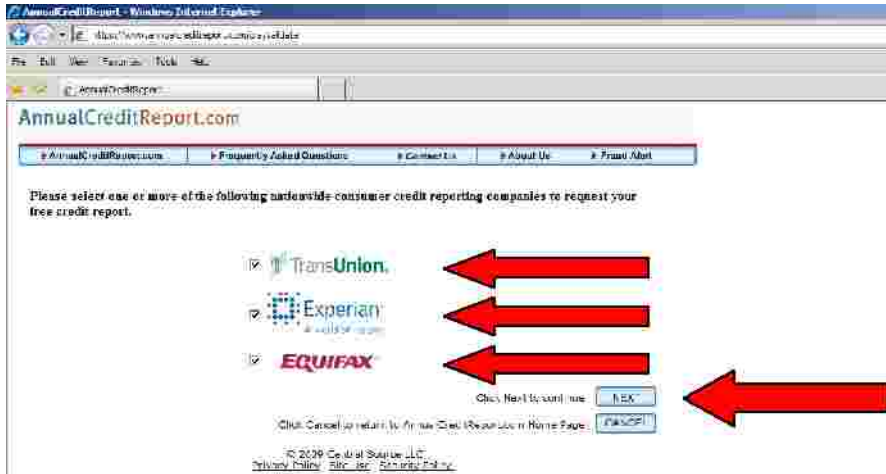
- Then there will be a security colored box with letters and numbers and you need to identify them correctly



Then Click Continue

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B. Selecting the Credit Bureau:



Because the objective of this book is for you to pull three credit reports you need to check the box beside each credit bureau name; TransUnion®, Experian®, and Equifax®.

Then Click Next.

You will then be directed to the first credit bureau website and away from annualcreditreport.com. The screen will inform you that you will need to return to annualcreditreport.com after getting your credit report in order to go to the other sites. It will look like this:



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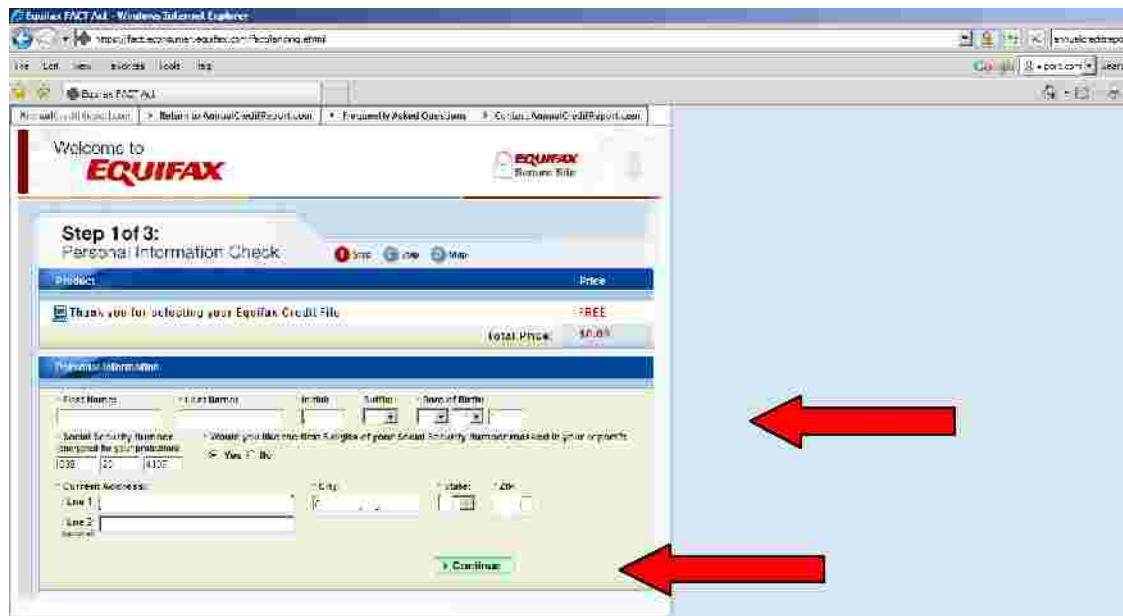
Then Click next to go the Equifax® website. You will then be redirected here:

1. Choose Equifax®

You are now on the Equifax® credit reporting bureau website and will access your Equifax® credit report. This site will prompt you to purchase your credit score for a fee. That is not the objective of this book and will not be reviewed. You can access your score for each credit bureau as well, but that is at your discretion and at your cost. (It is cheaper at this time with accessing your Free Credit report as you are only paying for the score).

2. Enter Your Personal Data

Input your personal information and then Click “Continue”



3. Verify Your Identity

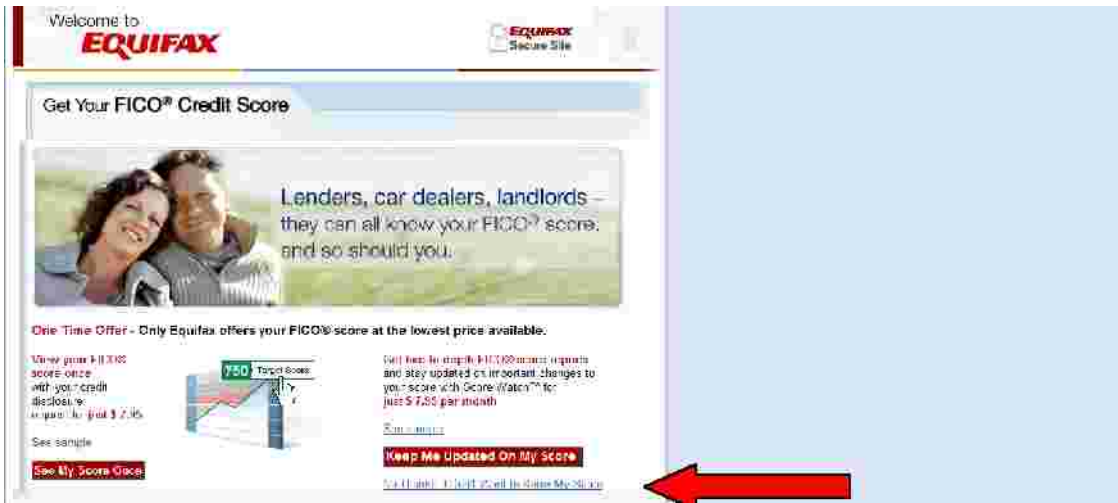
This is done by you selecting the best answer to 2 multiple choice questions. The questions are related to your credit account past or present or identity questions.

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Check the appropriate answer for each (you may have to go through your files or statements to choose the correct answer) and then Click Continue.

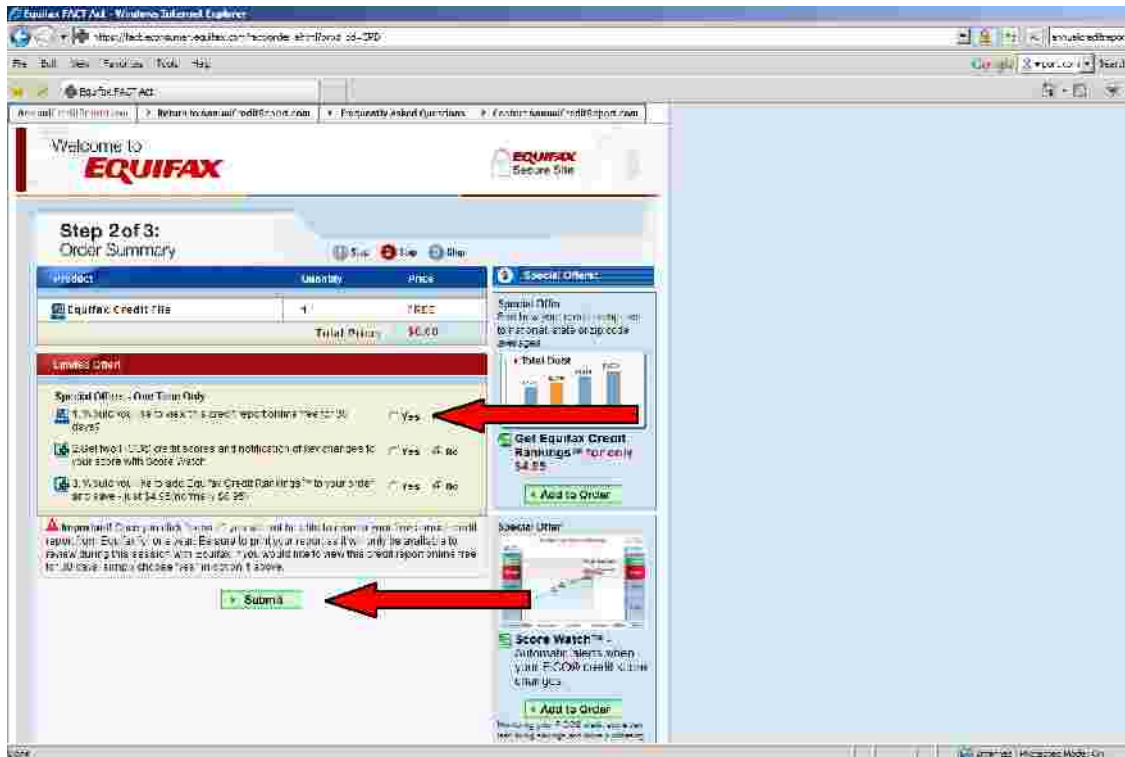
You will be offered to purchase your FICO Credit Score one time or a product (not a topic of this book). Click No Thanks for the purpose of this book.



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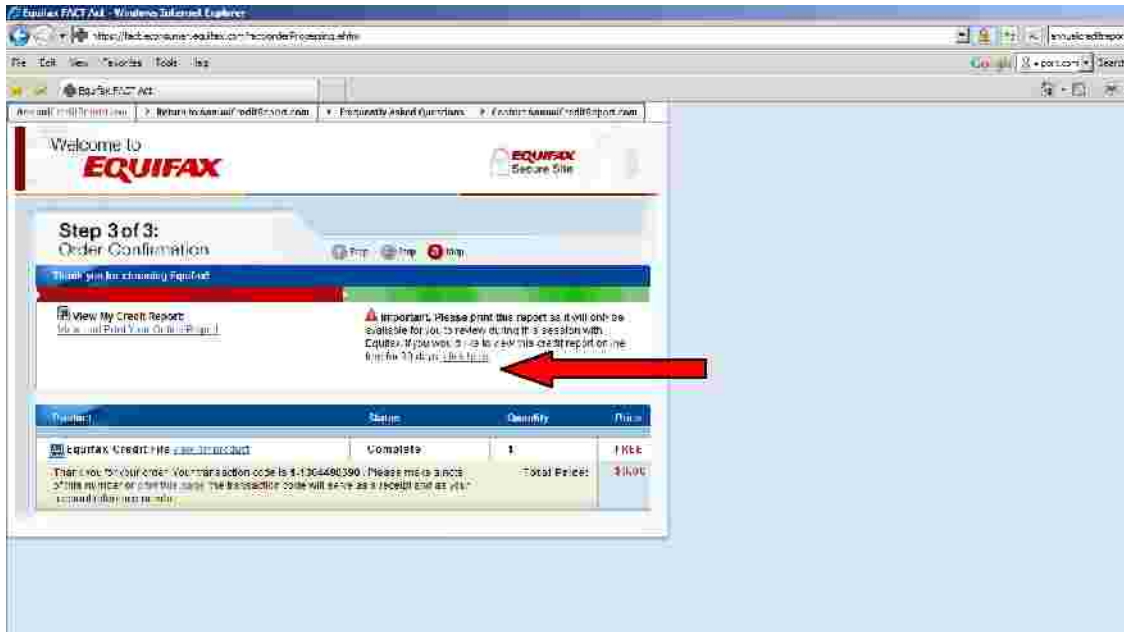
You will then be prompted to the following screen to validate your choice of: only your free credit score and being able to view it online for 30 days, purchasing your credit score, an Equifax® product. For the purpose of this book select the first option.

4. Order Your Credit Report



Then Click Submit

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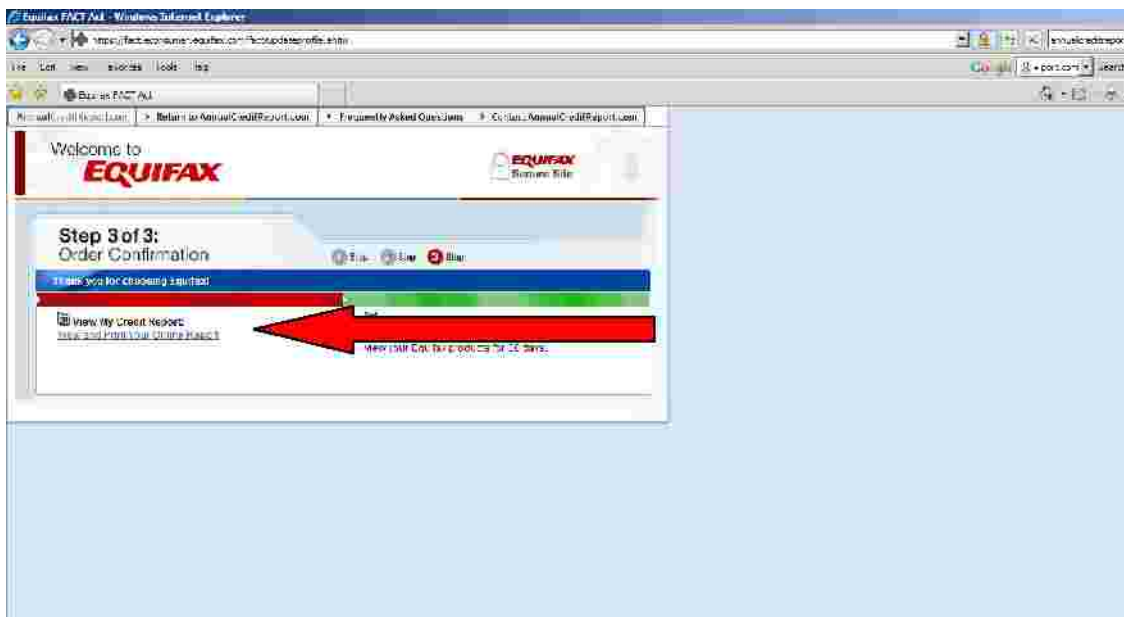
If you want to be able to view your credit report online for 30 days you need to click on the “Important” message that says “click here” in blue under the green heading. If you do not have access to a computer in the next 30 days you do not have to do this. You will be printing a hard copy of your credit report for your files.

This screen allows you to set up a UserID and password along with your email address so that you can access your Equifax® credit report for the next 30 days. Once you have filled out the fields for your account you must agree to the terms at the bottom.

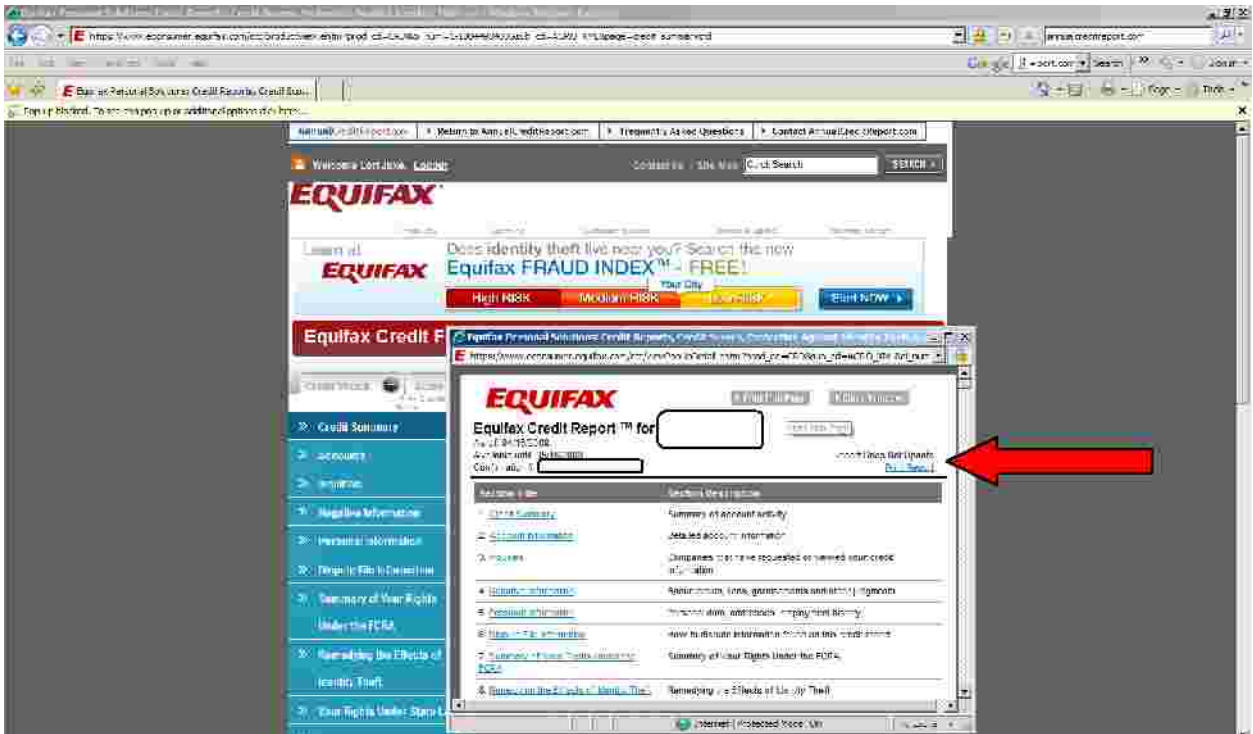
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If you do not have access to a computer in the next 30 days you do not have to do this. You will be printing a hard copy of your credit report for your files



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Feel free to look at your online credit report, but for purposes of this book printing out your credit report is the goal.

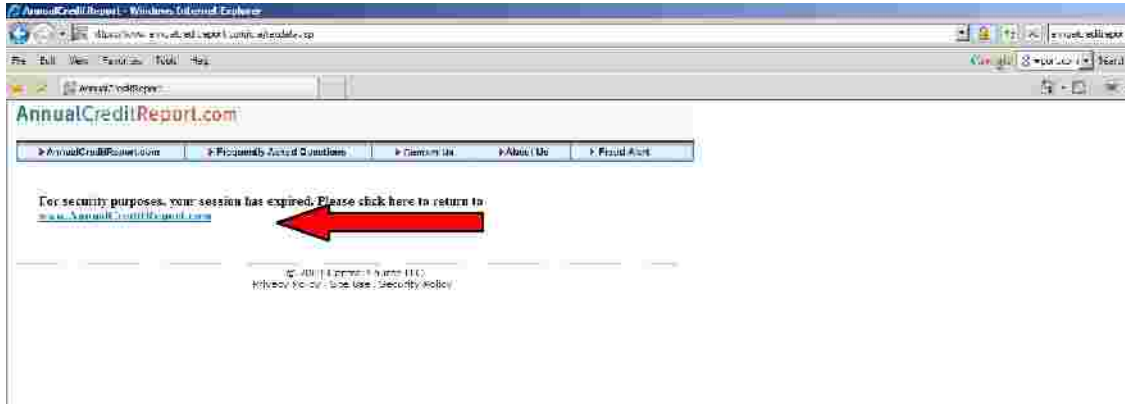
6. Return to AnnualCreditReport.com Website

You will now exit Equifax® website and return to annualcreditreport.com to access your other two credit reports. Look at the top of the screen to return to AnnualCreditReport.com



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You will then return to AnnualCreditReport.com website. If this process is taking you a bit of time you will be instructed that your time has expired. YOU will have to reenter your information.



And you will be prompted back to the home page from the beginning. Just repeat the process.

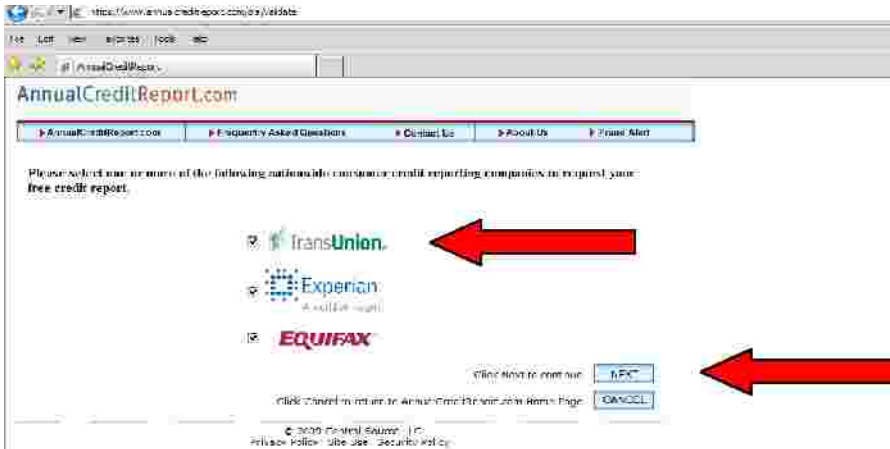


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C. Choose a Different Credit Bureau

1. Choose TransUnion®

Once you have entered your data and your time has not be prompted to choose a different credit bureau. For this book we will go onto TransUnion®



2. Order Your TransUnion® Credit Report

You will now be directed to TransUnion®'s website

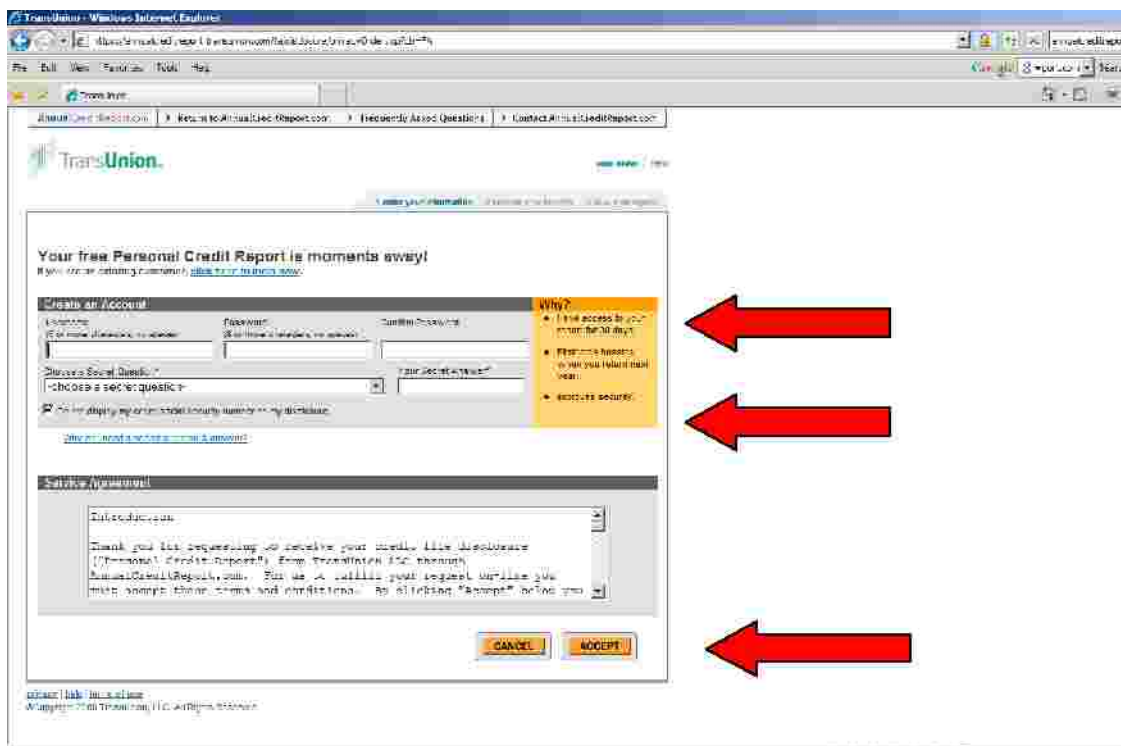


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Click Continue.

3. Establish a UserID

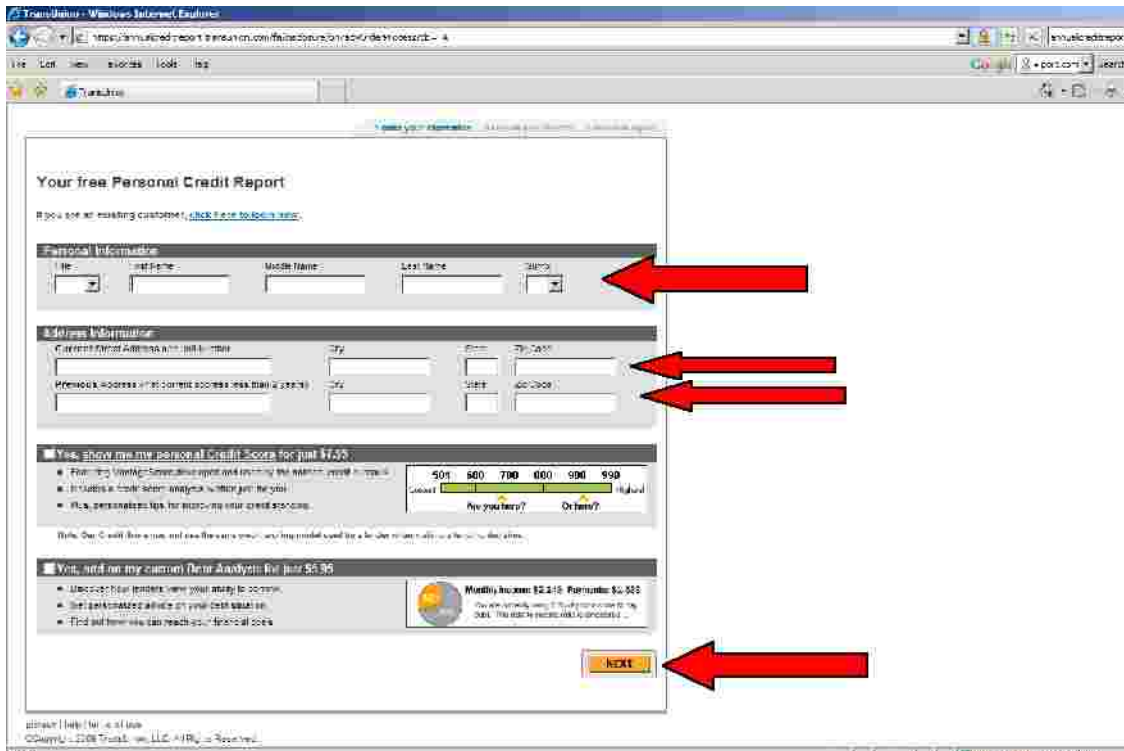
TransUnion® will require you to place your username and pick a password in order for you to have thirty days access to the credit report. Check the box not to display your entire social security numbers. Then, review the service agreement and click “Accept”.



4. Enter Your Personal Data

Enter your personal information. Then you are offered the chance to purchase your FICO Credit Score one time or other TransUnion® products (not a topic of this book). Leave Boxes blank for the topic of this book.

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Click Next

5. Verify Your Identity

This is done by you selecting the best answer to 2 multiple choice questions. The questions are related to your credit account past or present or identity questions. Then submit your answers and

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6. Order Your Credit Report
Your credit report will appear with your personal information.

The screenshot shows the AnnualCreditReport.com website. The main heading is 'Personal Credit Report'. Below this, there is a section for 'Personal Information' with fields for Name, Date of Birth, Old Name, Telephone, and Current Address. A red arrow points to the 'Personal Information' section. There is also a section for 'PREVIOUS ADDRESSES' with fields for Address, Date Reported, and Address. At the bottom, there is a section for 'EMPLOYMENT DATA REPORTED'.

Print a hard copy of your entire credit report. Click on blue text that states Display printer friendly version and then print report once that screen appears.

7. Return to AnnualCreditReport.com Website

You will now exit TransUnion® website and return to annualcreditreport.com to access your third credit report. Look at the top of the screen to return to AnnualCreditReport.com

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D. Choose A Different Credit Bureau

1. Choose Experian®

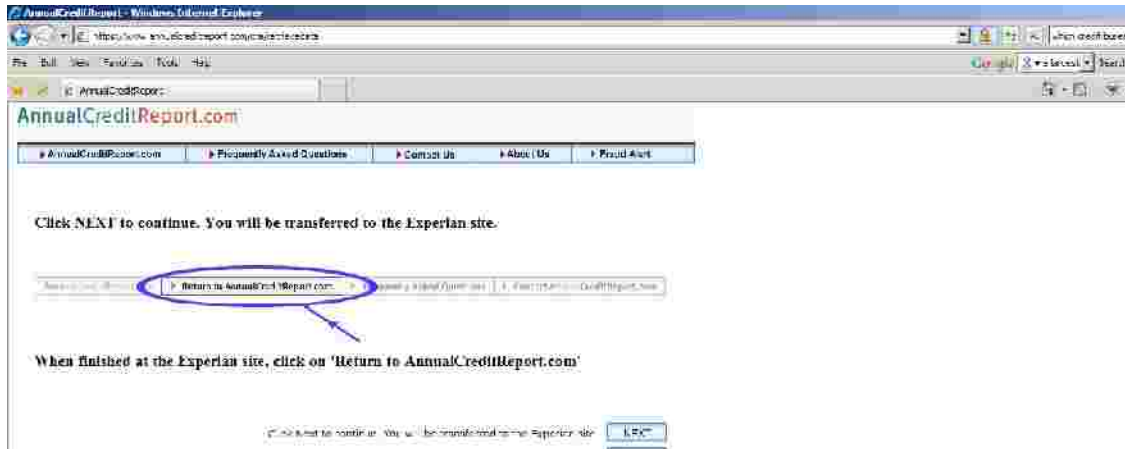
Once you have entered your data and your time has not expired you will be prompted to choose a different credit bureau. For this we will go onto Experian®.



Click Next

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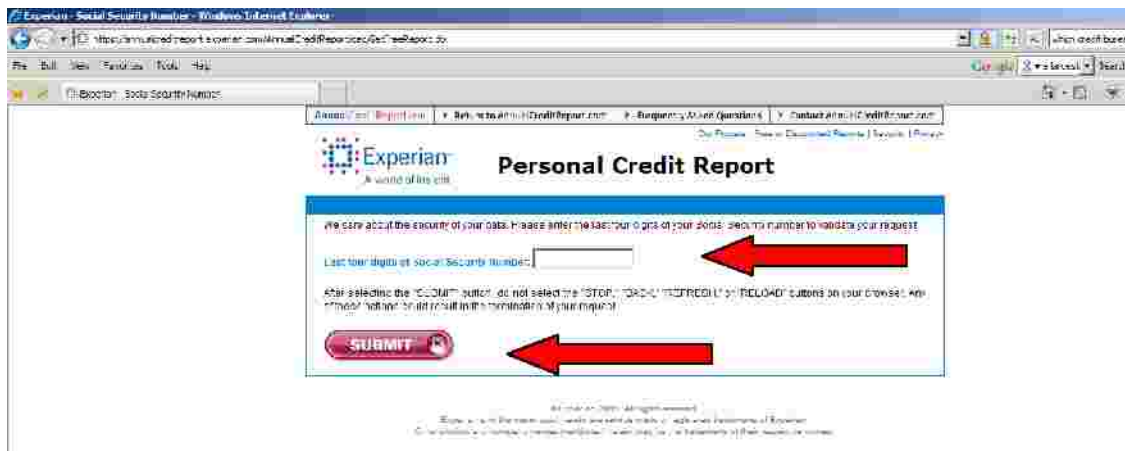
You will now be directed to Experian®'s website.



Click Next

2. Order Your Experian® Credit Report

Experian® requests the last four numbers of your social security number



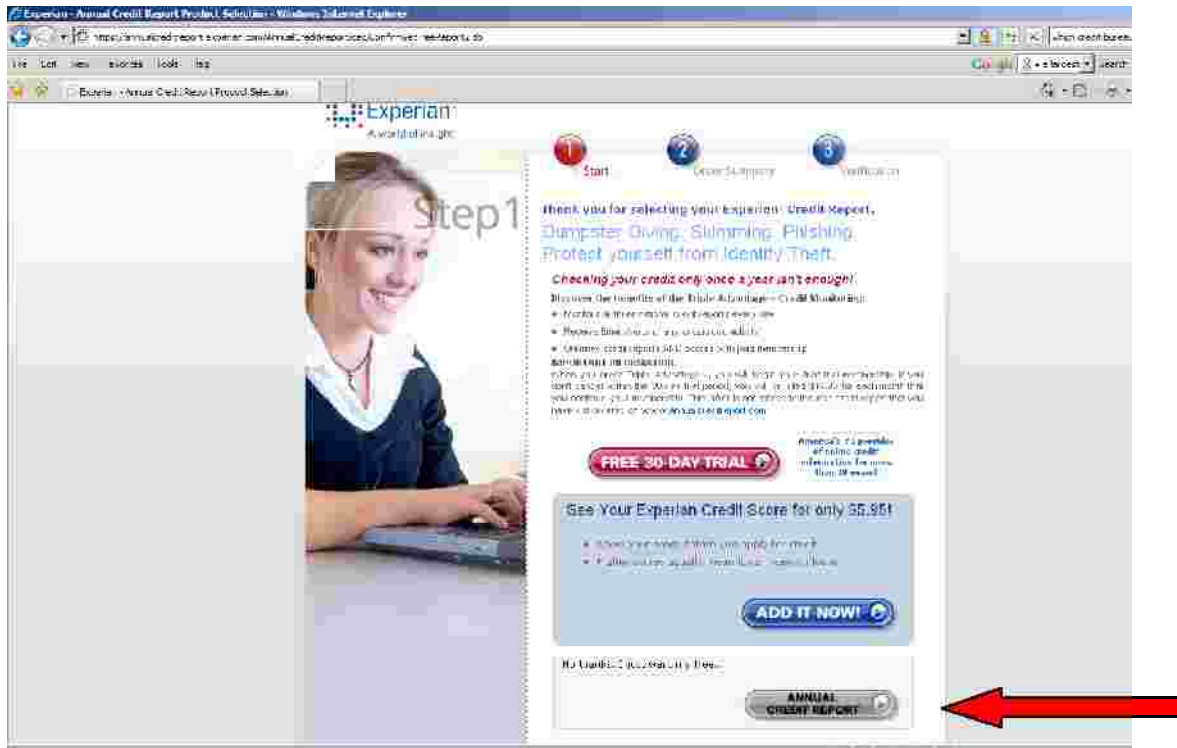
Then Click Submit

3. Enter Your Personal Data

Enter your personal information. Then you are offered the chance to purchase

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you're FICO Credit Score one time or other Experian® products (not a topic of this book). Leave Boxes blank for the topic of this book.



Click Annual Credit Report

4. Verifying Your Identity

This is done by you selecting the best answer to 2 multiple choice questions. The questions are related to your credit account past or present or identity questions. Then submit your answers and you will have access to your credit report

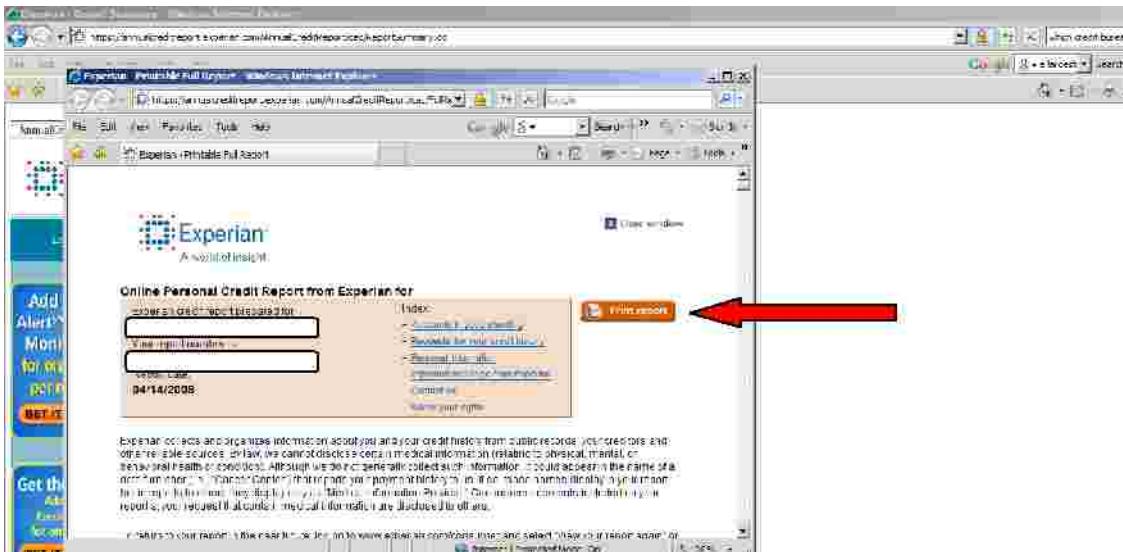
5. Access Your Credit Report

Initially you will see a summary of your report. Go ahead and print your report from this screen. The prompt is in the right upper corner.

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Click Print your report. Then you will get a popup window and you will need to click Print report again.



Print the report to your printer.

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6. Return to AnnualCreditReport.com Website

You will now exit Experian® website and return to annualcreditreport.com to access your third credit report. Look at the top of the screen to return to AnnualCreditReport.com



And then you will return to AnnualCreditReport.com where your time will likely have expired, but if it has not you need to end your session.

E. File Your Credit Report

You now have copies of your credit report from each credit bureau: Experian®, Equifax®, and TransUnion®.

Keep these hard copies in a separate file labeled “Credit Report” for your own records in a secure place. This will allow you to go over your credit report to check for accuracies, discrepancies, and negative items.

Your credit report is a detailed document showing your entire past; therefore it will be lengthy and will require a lot of examination.

It is important to review your credit reports at least yearly to ensure your data is correct and to clear up any problems.

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III. The Next Step

A. One Option: Virtual Home Study Program

Interpreting your credit report is the next step in the process of rebuilding your credit. You just completed the most important step in the process and the necessary course of action to obtain your credit report. Without this step you have nothing to build on. The simple guide that you followed in this book is like a module in a home study program. Our clients have benefitted from such a program because it serves as a road map to building credit that can be accessed from home at any time of the day.

There is a ton of information you should be aware of when working with your credit information. You do not have the extra time needed to gather the mountains of information regarding credit by yourself and then spending countless hours trying to figure how to make it work for you. A Virtual Home-Study Program will make the process efficient, and you will see quicker longer lasting results. A straight forward program can guide you step by step just like this book did and you could successfully rebuild your credit with such a program.

Here is what a Virtual Home-Study Program can do for you:

- Be more time efficient- You do not have time to figure out the details. There is a ton of information and you just want to know how to get it done.
- Improve your credit- you want your credit scores higher so that you will have more choices when it comes to your finances and purchases.
- Credit Knowledge- Most people do not even realize the mistakes they make with credit and how these errors bring down their credit scores and hurt them later when they try to get financing.
- Financial freedom – you won't be rejected or denied something that want if you know how to rebuild your credit and maintain a good credit score.

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- “Rebuild Your Credit and on to Home Ownership Program” will give you all these benefits. If you are interested in more information go to www.torebuildcredit.com.

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IV. Further Reading

For more information like this and about the Virtual Home-Study program described above, go to www.torebuildcredit.com and leave your contact information or email any questions or comments at support@torebuildcredit.com .

Our goal is to address your needs and assist you in building your credit through receiving and implementing valuable information. You deserve to enjoy the benefits of great credit, be financially secure, and be a successful homeowner.

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About the Author

Lori Jake specializes in rent to own properties in Colorado Springs, CO. She manages a small local company that relies predominately on referrals from satisfied clients for their business. Currently she manages over 150 tenants in rent to own single family homes.

Upon meeting tenants who wanted to become future home buyers, it became apparent that folks were in need of getting easy to use information to assist them with improving their credit and learning about home ownership.

She developed monthly classes for her tenants and from these classes many have gone on to be successful homeowners. All the tenants that use information from these modules have reported that their credit scores have improved.

These classes were exclusively offered to only her tenants but after demand from other tenants wanting to rebuild their credit (some folks even snuck into the classes with their friends!), the program is now virtual and a home study program available to everyone.

About the author

Lori Jake is a manager for Swiftcurrent Investment Group, LLC
and
Founder of Gathering information, LLC.

For more of her articles go to www.ezqualdreamhomes.com or
www.torebuildcredit.com

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