**Credit Reporting Resources – Fall 2024**

Checking on your personal credit report and credit scores is always important but especially if you are preparing for a mortgage loan.

Below are some good resources to put you in the best position prior to speaking with your loan officer –

* **Free Credit Reports**: Consumers can review their personal credit reports weekly for ***free*** at: [www.annualcreditreport.com](http://www.annualcreditreport.com/)
* **Correct Credit Reporting Errors**: Learn how to file a dispute here:

<https://consumer.ftc.gov/articles/disputing-errors-your-credit-reports> or here: <https://www.consumerfinance.gov/ask-cfpb/how-do-i-dispute-an-error-on-my-credit-report-en-314/>

* **Avoid Unwanted Solicitations (Pre-Screen and Trigger Leads)**: Consumers can opt-out by visiting these sites:
* <https://www.optoutprescreen.com/> (for mail)
* [www.donotcall.gov](http://www.donotcall.gov) (for phone)
* **Avoid Credit Repair Dangers:** Check out this page from the Federal Trade Commission here: <https://www.ftc.gov/news-events/topics/consumer-finance/debt-relief-credit-repair-scams>
* **If you need counseling,** check here for a HUD**-**certified counselor in your area: <https://hudgov-answers.force.com/housingcounseling/s/?language=en_US>
* **Credit File Security:** To place a fraud alert or add or remove a freeze or lock visit these sites. Remember to remove a freeze or lock before pulling credit.
* Contact **each** of the [three credit bureaus](https://www.identitytheft.gov/#/CreditBureauContacts) — Equifax, Experian, and TransUnion.
* Additional information from the Federal Trade Commission: <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>
* **Learn about FICO® Scores:** [www.myfico.com](http://www.myfico.com/) or [www.ficoscore.com/education](http://www.ficoscore.com/education).
* **Learn about Vantage Scores:** <https://vantagescore.com/consumers/>
* **Take the Credit Score Quiz:** <http://www.creditscorequiz.org/>