

Credit Reporting Resources from ARC

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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
- **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 (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](#) — Equifax, Experian, and TransUnion.
 - Additional information from the Federal Trade Commission: <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>
- **Credit Score Modernization:** The timeline for the FHFA’s initiative to implement updated credit scoring models and the option of a bi-merge credit report, have been updated from Q4 2025 to “to be determined.” <https://singlefamily.fanniemae.com/originating-underwriting/credit-score-models> [singlefamily.fanniemae.com]. ARC will monitor these developments and keep you informed.
- **Learn about FICO® Scores:** www.myfico.com or www.ficoscore.com/education.
- **Learn about Vantage Scores:** <https://vantagescore.com/consumers/>
- **Take the Credit Score Quiz:** <http://www.creditscorequiz.org/>