



**MORGAN & MORGAN®**

# Step-by-Step Guide to Pull Your Credit Report

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### Obtaining your credit report is the first and critical step in making sure your credit report is complete and accurate.

By law, you are entitled to one free credit report from each of the credit reporting agencies which you can obtain at <https://www.annualcreditreport.com>. Don't be fooled by imitators. The website will have this logo on top of the page. This process should take about 10 minutes.

**AnnualCreditReport.com**

The only source for your free credit reports. Authorized by Federal law.

Remember, you only get one free report per year, so make sure you download and save each report.



Request your free credit reports

Fill out the requested personal information and click

Next

Check off all 3 credit reporting agencies and you will receive a different report from each one.

#### Request 1, 2, or 3 reports

Step 2 of 3

☒ **EQUIFAX**

☒ **experian.**

☒ **TransUnion**

Remember: you will have to answer questions to prove your identity for each of the companies.



Next

Enter the last 4 digits of your Social Security Number and press "Continue." You will now be taken to Equifax's site.



## Step-by-Step Guide to Pull Your Credit Report



### Ready to Get Your Report?

Please enter the last four digits of your Social Security number to confirm your request and to access your personal credit data.

Last 4 digits of your SSN

XXX-XX-

Please enter four numbers.

CONTINUE

You will now be asked a series of questions only you would know the answer to, in order to prove your identity. Here are some sample questions:

2. What is the total monthly payment for the above-referenced account?

- ☐ \$450 - \$499
- ☐ \$500 - \$549
- ☐ \$550 - \$599
- ☐ \$600 - \$649
- ☐ NONE OF THE ABOVE

4. Your credit file indicates you may have a mortgage loan, opened in or around March 2016. Who is the credit provider for this account?

- ☐ JPMORGAN CHASE
- ☐ MID AMERICAN NATIONAL BANK
- ☐ PILOT BANK - TEMPLE TERRACE
- ☐ THE TORONTO-DOMINION BANK
- ☐ NONE OF THE ABOVE

After a few seconds, your credit report will appear. **It is very important you download it and save it to your computer.**

#### Save Your Credit Report

View your Equifax credit report below. Note: you will not have access to your credit report after closing your browser so please don't forget save the file or print it while you're here.



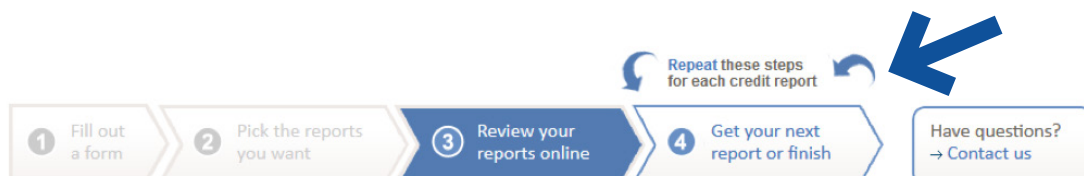
DOWNLOAD REPORT

Save the file by date as you will likely pull your report again in the near future.

File name:	Equifax Credit Report October 23, 2020
Save as type:	Portable Document Format (PDF)

**DO NOT DISPUTE ANY ACCOUNTS ONLINE**

Once you have confirmed the credit report has downloaded, go to the top of the page and click here:



## Step-by-Step Guide to Pull Your Credit Report

You will now be taken to Equifax's site and asked a few questions to prove your identity. Click on "Print your Report."



Potentially Negative

Personal Info

Accounts

Public Records

Inquiries

Credit Score

Sign Out



Personal & Confidential

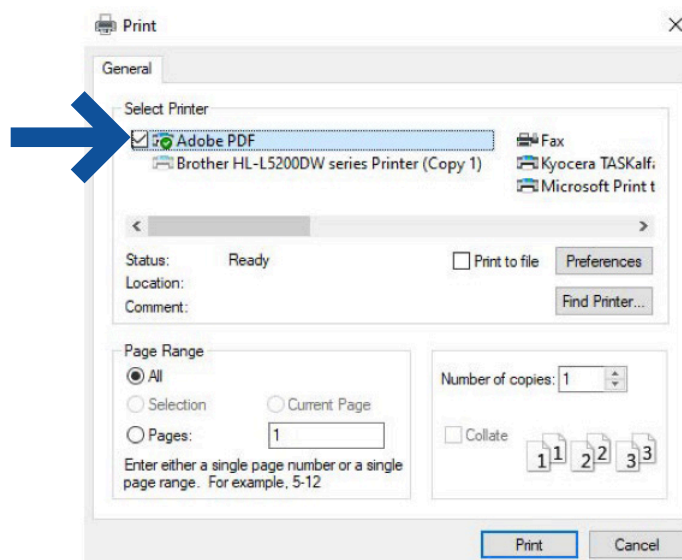
Print Your Report

Contact Experian

Your report will now open in another tab. You may print it in paper or print it straight to a .pdf.



Print Report



Once the report downloads, save as you saved the other report.

File name:	Experian Credit Report October 23, 2020
Save as type:	Adobe PDF Files (*.pdf)

**DO NOT DISPUTE ANY ACCOUNTS ONLINE**

Go back to the top of the page and click here:



Fill out a form



Pick the reports you want



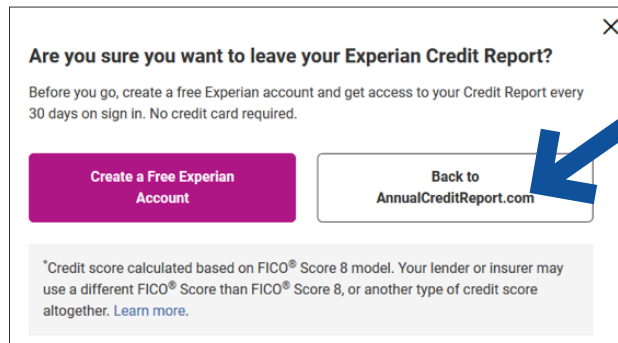
Review your reports online

Get your next report or finish

Have questions?  
[Contact us](#)

## Step-by-Step Guide to Pull Your Credit Report

A pop-up will then appear:



Are you sure you want to leave your Experian Credit Report?

Before you go, create a free Experian account and get access to your Credit Report every 30 days on sign in. No credit card required.

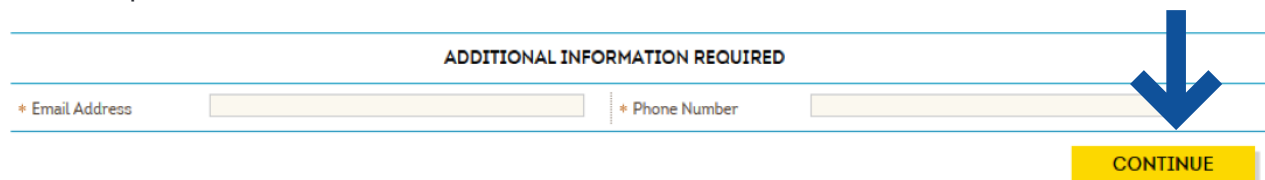
[Create a Free Experian Account](#) [Back to AnnualCreditReport.com](#)

\*Credit score calculated based on FICO® Score 8 model. Your lender or insurer may use a different FICO® Score than FICO® Score 8, or another type of credit score altogether. [Learn more.](#)

You will then be taken back to [www.annualcreditreport.com](http://www.annualcreditreport.com)



You will now be taken to TransUnion's site and asked to enter additional information. Once done, press continue.



ADDITIONAL INFORMATION REQUIRED

\* Email Address  \* Phone Number

[CONTINUE](#)

TransUnion will also ask you a few questions to confirm your identity. Save as a PDF.

### Personal Credit Report for

October 23, 2020  
Source: TransUnion

[Found an inaccuracy?](#)  
[Click to learn about correcting.](#)

[Print report](#)  
(Please select the 'Fit to Page' option before printing)

We recommend that you print or save this page. Closing this window will end the free credit report request process and you will be unable to return for a year.

[Save as PDF](#)

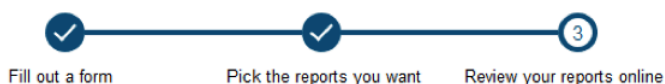


## Step-by-Step Guide to Pull Your Credit Report

Once the report downloads, save as you saved the other report.

File name:

Save as type:



Get your next report or finish  
Repeat these steps for each credit report

Have questions?  
[Contact us](#)

⚠ Are you sure you'd like to return to AnnualCreditReport.com?

**Explanation:**

Please print your report before leaving. You will not be able to receive your free credit report again for another year.

**What to do:**

- [Yes, I want to return to AnnualCreditReport.com now.](#)
- [No, I'd like to remain on this web site.](#)

You should now have 3 credit reports downloaded. Please send a copy of each to [creditlawyers@forthepeople.com](mailto:creditlawyers@forthepeople.com). When you have some time, go through your reports thoroughly and mark anything that you do not recognize or that does not look right.

**Please do not hesitate to contact us with any questions, comments, or concerns.**