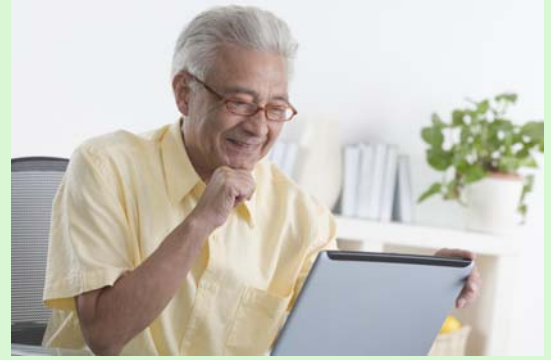


Getting Your Credit Report

Courtesy of American Financial Solutions

Credit reports can be acquired by contacting each of the major credit bureaus--Equifax, TransUnion and Experian.

You can opt to receive your reports by telephone or by mail, but the most efficient method is by access over the Internet – your reports can be in your hands within 15 minutes.



Review the information below so you are prepared with the information you will need.

Go to www.annualcreditreport.com to obtain your free credit profile from each of the reporting agencies.

Acquiring your report is a 3-step process:

1. Enter certain data about yourself;
2. Confirm your identity and
3. View your report.

Before you log in, it is important to have some required information because you will be asked to prove your identity conclusively. **Here are some examples of types of questions you might be asked:**

1. Your name;
2. Your date of birth;
3. Your social security number;
4. Your current address;
5. The street name, town or zip code of a previous residence;
6. The name of a company or bank that issued you a credit card in the past.
7. The name of your mortgage or car loan company and your monthly payment.

You may be asked to look at the computer screen at a series of numbers and letters that are graphically rendered, and type in those letters and numbers. This is to verify that there is a real person sitting in front of the machine (you) and not a computer program trying to maliciously unearth data about you. Additionally, the web site may give you the option of disguising your social security number so that only the last four digits appear. This is a good practice if you plan to print out the credit report.

As you enter data about yourself, be aware of sales advertisements that might pop up on the screen asking if you want extra services at a price. Although these are probably legitimate offers, you do not need to accept them in order to get your free credit report. It is wise to read all legal statements that may be displayed, particularly if there is a button that says "I Agree"--don't agree unless you have read and understood the terms.

The procedures used to download reports from all three major credit bureaus are very similar to that described above. After successfully navigating through the identity verification process, the report will appear on your screen.