

How to Request & Download Your *Free* Credit Reports

The Fair Credit Reporting Act gives you the right to **three free credit reports** each year—one from each credit reporting agency. Since the pandemic, consumers can now access three free credit reports **every week**. Follow these steps to request and download your credit reports.

PART ONE - REQUESTING YOUR REPORTS

Important: You must use a computer — not a mobile phone — to obtain a complete, usable copy of your credit report.

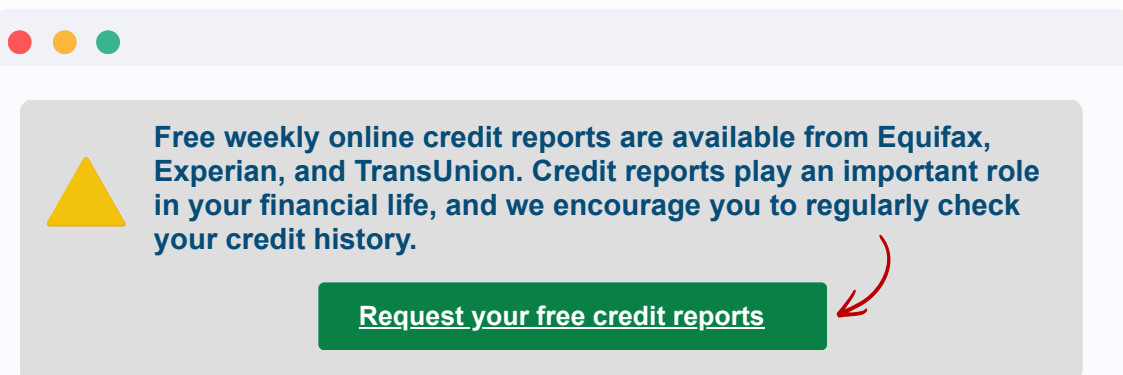
1

Go to annualcreditreport.com

This is the only website federally authorized to provide free credit reports.

2

Click “Request your free credit reports” on the Home page.



Click "Request your credit reports" on the Request page.

3

1. Fill out a form

Fill out one form to request one, two, or three credit reports.

Request your credit reports



Fill out the secure form with your personal information and hit the "Next" button at the bottom of the page.

4

* Have you lived at this address for 2 years or more?

Yes No

Next



Select all three bureaus by checking the boxes and hit next.

5

Request 1, 2, or 3 reports.

- Experian
- TransUnion
- EQUIFAX**



Next

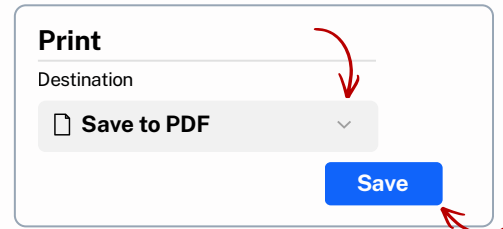
NOTE:

You will be asked to verify your identity with each bureau individually, by phone or email. The process is slightly different for each company. You may not be able to access all three — this is normal.

PART TWO – DOWNLOADING YOUR REPORTS

6

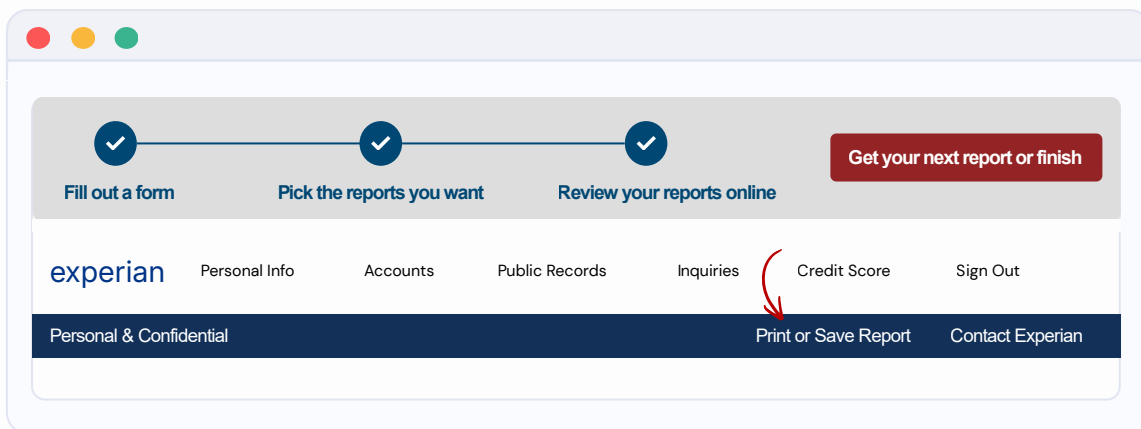
Next, you will save your three reports as PDFs. If you are saving the report and it opens a print window, change the destination as “Save to PDF” and hit “Save”.



WHERE TO FIND SAVE/PRINT BUTTONS:

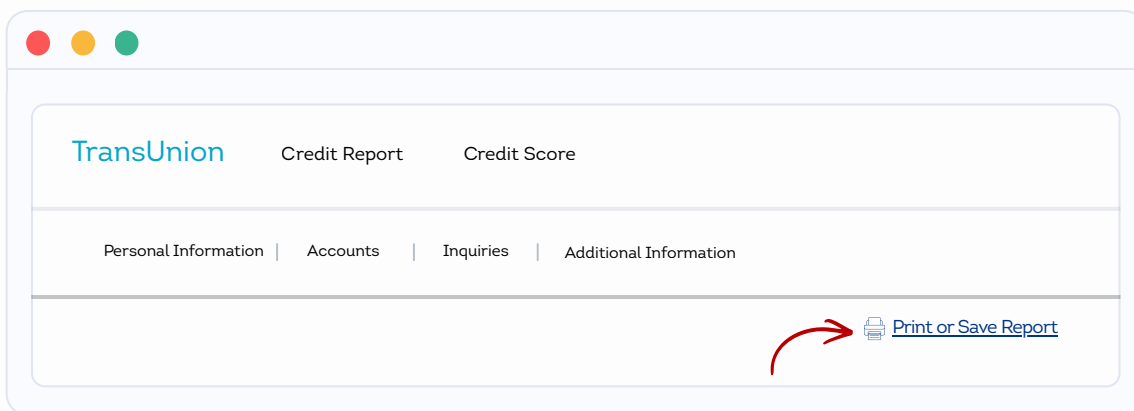
Experian

Click “Print or Save Report”.

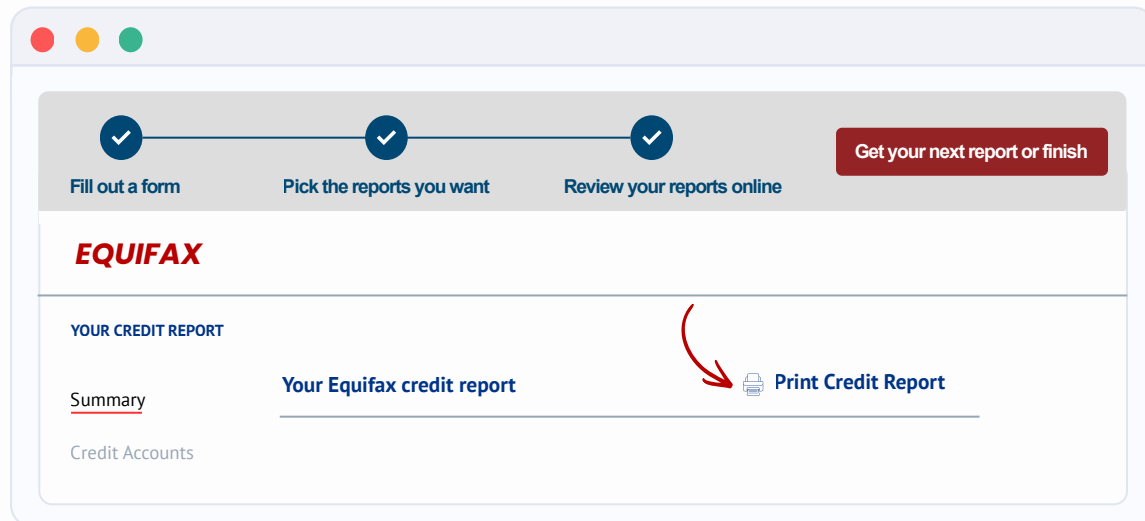


TransUnion

Click “Print or Save Report”.

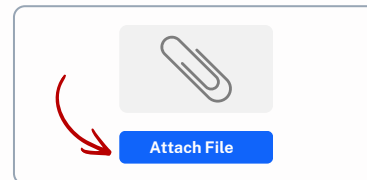


Click "Print or Save Report" located near the top right of your credit report page.



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Send the reports to our office by attaching the PDF files to an email. If you could not obtain all three at once, send us whatever you have.



PART THREE - REVIEWING YOUR REPORTS

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Wait for our experienced legal staff to review your documents and advise you on the next steps. Learn more about credit reporting at www.carolinalaw.com

Questions? Contact Us.

✉ info@carolinalaw.com

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