

protect your data & stop the spam

How to 'Opt Out'



When your credit report is pulled for your mortgage, it gives the 4 major credit bureaus the legal right to sell your information to other companies—we know how annoying that is! You will also experience this when you open a credit card or finance a new car. Don't worry—they don't get your social security information, they only know that you had your credit pulled, what it was pulled for, your credit score, and your published contact information. Once your information is sold you will see an influx of pre-approved offers and solicitations from creditors, lenders, and insurance companies using the data provided by the credit bureaus.

What is the Opt-Out Pre-Screen?

If you don't want to receive these unsolicited offers, the Opt-Out Pre-Screen is essentially a way to remove your name and contact information from lists that companies use to send out credit offers. The Opt-Out Pre-Screen is a service commissioned by the United States Congress but managed and operated by three major credit bureaus: Equifax, Experian, and TransUnion.

By opting out of pre-screened offers, you will no longer receive pre-approved offers and solicitations.

How to Opt Out

It takes 5 minutes! Visit the link below, or call your Loan Officer today with any questions

www.optoutprescreen.com

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