

Step-by-Step Guide to Getting All Three Credit Reports FREE

*(and not getting suckered into buying unwanted
credit monitoring services)*

M C C A R T H Y

L A W P L C

According to a recent report by Consumer Union, about one in five, or an estimated 40 million consumers, had an error on one of their credit reports. The report indicates that “credit report mistakes can have dire consequences for consumers,” including higher interest rates on mortgage loans due to a lower credit-rating category, higher auto insurance payments, not qualifying for loans, the loss of a potential new job, and even the inability to perform simple online identity verifications.

Kevin Fallon McCarthy, managing partner for McCarthy Law PLC, is determined to eradicate credit reporting errors and the troubles they cause, nationwide. “My firm stands for the proposition that we can wipe out credit reporting errors completely within five years,” said McCarthy. “The key to eradication is widespread no-cost legal representation for the victims of credit reporting errors.”

McCarthy passionately believes that lack of financial sophistication or resources should never stand in the way of fixing a credit error. “The consumer will never reach into his pocket to give us any money,” McCarthy continued. “It irks me that these errors are completely avoidable. If the credit bureaus would reform their policies, these errors would completely go away.”

Once the firm gets involved on behalf of a consumer, the error is typically corrected within 45 days. When it’s not, the firm will sue the offending creditor and credit bureaus for violating federal law because they did not fix the error when it was first brought to their attention. The firm advances the costs of the suit and demands damages and attorneys’ fees on behalf of the client. When the case resolves, the firm first gives the client at least \$1000 in damages or more (depending on how many errors and defendants are involved), then uses the remaining balance to re-pay its own costs and fees.

McCarthy Law PLC, with its national footprint, knowledge and resources, is uniquely qualified to make the nationwide eradication of credit report errors a reality. “Anyone with an error in their report should reach out to us for help,” McCarthy adds. “If you haven’t checked your credit report in the last 12 months, you should. If errors show up in it, there is now no reason to let those errors victimize you in the future.”

Three Step Process

- 1** Get All Three Credit Reports
 - 2** Look at Them to See if There Are Any Errors
 - 3** Call McCarthy Law and get those errors corrected at absolutely no cost to you.
-

If you are struggling to get your reports, stop struggling. Call McCarthy Law right away at 888-858-4250. Our experienced staff has pulled thousands of credit reports and can help you get through the process quickly and with maximum success.

BEFORE YOU START:

- Print this book so that you can have it next to you when you are on the computer.
 - The process takes about 20 minutes so do it when you have the time to complete it.
 - Do this in a place where you have access to your old bills as you will be asked questions about your bills that you may not be able to answer unless you can look at your bills.
-

Remember, if at any point, you get stuck, call us at 888-858-4250. We can likely help you get un-stuck!



HOW TO OBTAIN YOUR CREDIT REPORT FOR FREE

McCarthy Law wants to help you navigate the process of getting all three of your credit reports as provided by law. Many companies offer competing sites that are trying to sell you something. There are a few steps to getting all three but with this step-by-step guide, you'll be done in no time!

This is the **official** site to obtain your **free** credit report! Go to www.annualcreditreport.com



If you do an Internet search versus directly typing in the URL – you will find paid sites that claim they can obtain the same credit reports. Most will end up asking for payment once you've entered all your information. **McCarthy Law** recommends this site because it is truly free.

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

Home | All about credit reports | **Request yours now!** | What to look for | Protect your identity | Frequently asked questions | Contact us

Spot identity theft early. Review your credit reports.
Suspicious activity or accounts you don't recognize can be signs of identity theft. Review your credit reports to catch problems early.

[Learn more about Identity Theft](#)

PAUSE || SPOT IDENTITY THEFT | GOOD CREDIT | DON'T BE FOOLED | MORE THAN A SCORE | NOT LIKE THE OTHERS

Your credit reports matter.

- Credit reports may affect your mortgage rates, credit card approvals, apartment requests, or even your job application.
- Reviewing credit reports helps you catch signs of identity theft early.

FREE Credit Reports. Federal law allows you to:

- Get a free copy of your credit report every 12 months from each credit reporting company.
- Ensure that the information on all of your credit reports is correct and up to date.

[Request your free credit reports](#)

BROUGHT TO YOU BY
Experian
TransUnion

Here are a couple examples of websites that will come up in a search and are easily mistaken as a free source for all three credit report, but **are not**:

NationalCreditReport.com TransUnion EQUIFAX Experian

Get Your Free Credit Scores From All 3 Bureaus

7-day free trial ends Nov. 6, 2015 | Monthly membership of \$39.95 automatically charged after free trial | For questions or to cancel, just call 1-888-555-1945

GET MORE THAN JUST AN ANNUAL CREDIT REPORT	NationalCreditReport.com	AnnualCreditReport.com
Instant Access to 3-in-1 Credit Reports	✓	✗
Instant Access to 3-in-1 Credit Scores	✓	✗
Monthly Credit Report & Score Updates**	✓	Not Available
Daily Credit Monitoring & Alerts**	✓	Not Available
\$1,000,000 Theft Insurance	✓	Not Available

Delivered in Seconds!

YOUR CREDIT SCORES*

TransUnion	EQUIFAX	Experian
675	786	598
Your credit score reflects credit	Your credit score reflects credit	Your credit score reflects credit

[View Your Free Scores Now](#)

Why do I need to check my Credit Score?
A good credit score is your passport to competitive interest rates for mortgages, cars, credit card offers, insurance premiums and more. A strong score is worth money because it may save you in excess costs.

Checking your credit will NOT harm your credit

McAfee SECURE | Norton SECURED

Nationalcreditreport.com

myscore TransUnion EQUIFAX Experian

GET YOUR FREE CREDIT SCORES FROM ALL 3 BUREAUS AS OF OCT. 30, 2015

7-DAY-FREE TRIAL ENDS NOVEMBER, 6, 2015 | MONTHLY MEMBERSHIP FOR JUST \$29.95 AFTER FREE TRIAL UNTIL CANCELLED | TO CANCEL, JUST CALL (866) 383-1280

GET MORE THAN JUST AN ANNUAL CREDIT REPORT	MYSCORE.COM	ANNUALCREDITREPORT.COM
INSTANT ACCESS TO 3-IN-1 CREDIT REPORTS	✓	1 REPORT EVERY 12 MONTHS
INSTANT ACCESS TO 3-IN-1 CREDIT SCORES	✓	\$7.95 - \$9.95
MONTHLY CREDIT REPORT & SCORE UPDATES	✓	NOT AVAILABLE
DAILY CREDIT MONITORING & EMAIL ALERTS	✓	NOT AVAILABLE
RECOVER ASSISTANCE	✓	NOT AVAILABLE
TECHNICAL SUPPORT	✓	NOT AVAILABLE
SHOPPING COUPONS & DISCOUNTS	✓	NOT AVAILABLE

DELIVERED IN SECONDS!

YOUR CREDIT SCORES

TransUnion	EQUIFAX	Experian
685	695	712

✓ Yes, please send special offers from MyScore® and partners to my email.

[VIEW YOUR FREE SCORES NOW](#)

MyScore.com

Below is an example of what you'll find when doing a search. Note the site we recommend.

Google annual credit report

Web News Shopping Apps Videos More Search tools

About 116,000,000 results (0.27 seconds)

Annual Credit Report - View Your Annual Report and Scores
Ad www.nationalcreditreport.com/Free
All 3 Bureaus in 60 seconds for \$0!
3 Bureau Reports & Scores · Email Alerts for Changes · 3 Bureau Instant Access
Free Credit Scores Errors on Your Report
Sample Credit Report

Annual Credit Reports - MyScore.com
Ad www.myscore.com/Free
See All 3 Credit Reports & 100% Free Credit Scores Online. Go Now!
Bonus: Pro-Rewards · 3 Minutes or Less · Official Site
All 3 Credit Scores Free - Get Started Now - 3 Bureau Credit Alerts

American Express - Check Your 3-Bureau Credit Report
Ad www.americanexpress.com/creditsecure
Purchase CreditSecure® Today!
Lost Wallet Assistance · Fraud Alerts · \$1 For First 30 Days · Fast & Secure

Annual Credit Report.com - Home Page
<https://www.annualcreditreport.com/> AnnualCreditReport.com
Site set up by the big three credit reporting agencies in the United States, to furnish free annual credit reports, as required by federal law. Date of availability ...

Free Credit report
The AnnualCreditReport.com website is not currently ...
More results from annualcreditreport.com »

Annual Credit Report Reque...
I want a credit report from (shade ...
Annual Credit Report ...

THIS IS THE CORRECT SITE

HOW TO OBTAIN YOUR FREE CREDIT REPORT - STEP BY STEP

1

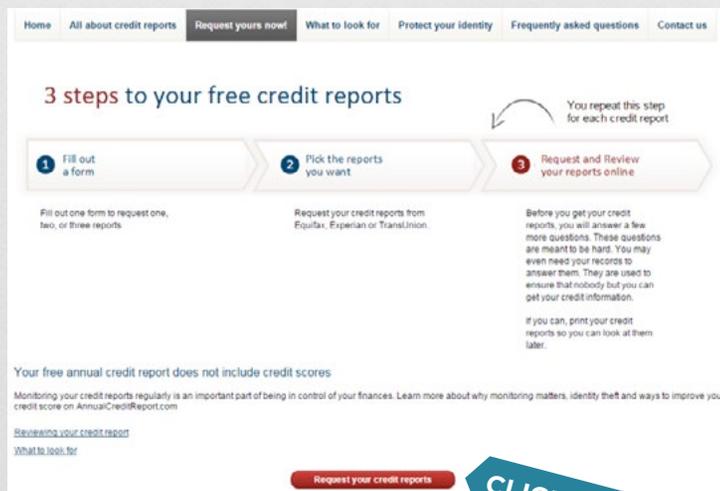
At the bottom-left of the site, click the red box “Request your free credit reports”.



CLICK HERE

2

Click “Request your credit reports” at the bottom of the page. This page explains the process. You can read it all or just keep going.



CLICK HERE

3

Finally! Time to go to work. Next, you will enter the following information as accurately as possible. This page also verifies that you are a real person and not an Internet bot. You can either spell out the verification code given or listen to a 3 second audio clip to listen to a code.

CLICK HERE

HOW TO OBTAIN YOUR FREE CREDIT REPORT - STEP BY STEP

4

You will be asked how many reports you would like created. Choose all three by clicking all three boxes in front of TransUnion, Equifax and Experian. Obtaining all three reports is critical because each credit or often reports differently to reach Credit Bureau.

Request 1, 2, or 3 reports

- TransUnion^{tu}
- EQUIFAX
- Experian

Next

CLICK HERE

COMMON QUESTION:

Should you order all three reports now or spread them out over time?

The answer depends on you. If you are thinking about buying something big soon - a new car or even a home - you may want to get all of your credit reports now. That way you can correct any mistakes on all of them right away.

If you are not planning a big purchase, requesting them over time might be a better choice. When you spread them out, watch for expected changes or suspicious activity throughout the year.

Whichever strategy you choose, mark your calendar so you know when you can request your next free credit report.

5

You will be taken to this page where you need to verify that your information is correct. Click "Continue" after you've checked to make sure its right.

TransUnion^{tu}

Welcome, Jane Doe

YOUR PROGRESS

0%

Step 1 of 3
Welcome

Please review the following information, then click **Continue**.

Thank you for selecting TransUnion for your FREE Personal Credit Report.

- Your credit report is just moments away.
- To protect your privacy, we'll ask you a few questions to verify your identity.
- To complete the next section, you may need to refer to information including, but not limited to, your credit cards, loans and mortgages. Please have any statements or documents available.
- Please make sure you have the ability to print if you would like to retain your credit report.

To receive your free credit report online, you must complete the identity verification process. If you don't wish to complete the process online or you can't complete it online, you may obtain your free credit report by [phone or mail](#). You can only go through the online identity verification process once per year.

Upon viewing your report online, we strongly recommend that you print or save it before you close the window and leave the site as it will only be available to you during this session with TransUnion.

PLEASE NOTE: Before continuing, you'll need to verify that the information displayed below is accurate. To make changes, please visit www.annualcreditreport.com.

INFORMATION YOU HAVE PROVIDED

Name	Jane Doe	SSN	xxx-xx-1234
Date of Birth	01/01/1985	Current Address	123 Anywhere Street City, State 88888

CONTINUE

CLICK HERE

HOW TO OBTAIN YOUR FREE CREDIT REPORT – STEP BY STEP

6

Next, you will be asked to verify further who you are by answering some familiar questions relevant to your background. These questions can reach into your past a ways. Spend a few extra seconds on these questions to help jog your memory. After you're done, click "Next" to proceed to the next page.

7

Once you have been successfully verified, you will be brought to this screen for the viewing of your entire credit report. Please click "Save as PDF" in the middle of the screen, right across from where it says "Print Report". Please do this so you can download the credit report straight to your computer.

8

Once you click "Save to PDF", your credit report will download to your computer to wherever your downloaded files are stored. Please be sure to save a copy of this on your computer where you can easily find it, because at the end, you're going to email or fax all three reports to McCarthy Law for review. After you save your credit report, please **do not exit** this screen.

Confirm Identity

YOUR PROGRESS

75%

Step 3 of 3
Confirm Your Identity

Please verify your identity by answering the questions listed below. When you're finished, click **Next**.
If you are unable to view the content below, please disable your browser's pop-up blocker.

We need to ensure you are really Jane Doe

We protect your privacy by ensuring that your credit report can only be viewed by YOU.

What state was your social security number issued (this could be the state in which you were born or had your first job)?

- MICHIGAN
- GEORGIA
- WYOMING
- ARIZONA
- NONE OF THE ABOVE

In 2011, what county did you live in?

- YAVAPAI
- MARICOPA
- APACHE
- NAVAJO
- NONE OF THE ABOVE

From the following list, select one of your current or previous employers.

- WAL-MART
- CITIGROUP
- QUINDRY KONIUSZY LAW FRM
- ERNST & YOUNG
- NONE OF THE ABOVE

Your Credit Report

Credit Report

Score

ID Protection

» Your Rights

INITIATE A DISPUTE

Personal Credit Report for JANE DOE

October 30, 2015
Source: TransUnion

Found an inaccuracy?
Click to learn about correcting.



Would you like to add your TransUnion® Credit Score?

YES, I'D LIKE TO SEE MY SCORE

Offer details

For your convenience, we will use the personal data you entered when you requested your report.

TransUnion

Print Report

(Please select the 'Fit to Page' option before printing)

Save as PDF

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.

Get ADOBE® READER

CLICK HERE

HOW TO OBTAIN YOUR FREE CREDIT REPORT - STEP BY STEP

9

On the same page where your entire report was, go to the right-hand top of the page where it says “Repeat these steps for each credit report” and Click “Get your next report or finish” to begin the same process for the next credit report.

1 Fill out a form

2 Pick the reports you want

3 Review your reports online

4 Get your next report or finish

Repeat these steps for each credit report

Have questions? → Contact us

CLICK HERE

TransUnion

Your Credit Report

Credit Report | Score | ID Protection

» Your Rights

INITIATE A DISPUTE

Personal Credit Report for JANE DOE

October 30, 2015
Source: TransUnion

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

Would you like to add your TransUnion Credit Score?

YES, I'D LIKE TO SEE MY SCORE

[Offer details](#)

For your convenience, we will use the personal data you entered when you requested your reports.

TransUnion

10

This message will come up as a warning that you should print a copy of your report for your own records. You can choose this option, but remember you have a digital copy saved to your computer so you can always print it as often as you'd like, whenever you'd like. You may even prefer to view the reports on your computer instead of printing. Credit reports can get very long. Please click “Yes, I want to return to AnnualCreditReport.com now.”

Return to AnnualCreditReport.com

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:

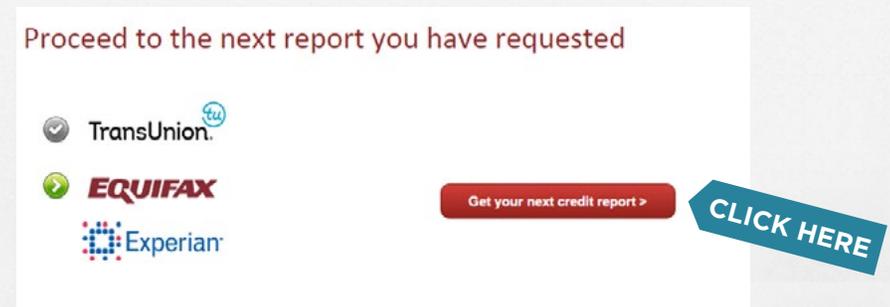
- Yes, I want to return to AnnualCreditReport.com now.
- No, I'd like to remain on this web site.

CLICK HERE

HOW TO OBTAIN YOUR FREE CREDIT REPORT - STEP BY STEP

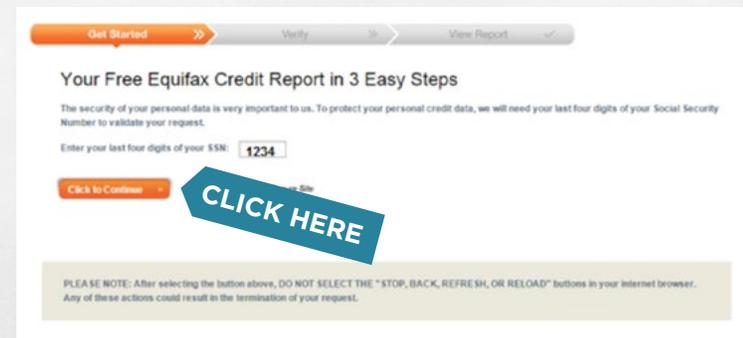
11

Please Click “Get your next credit report” to proceed.



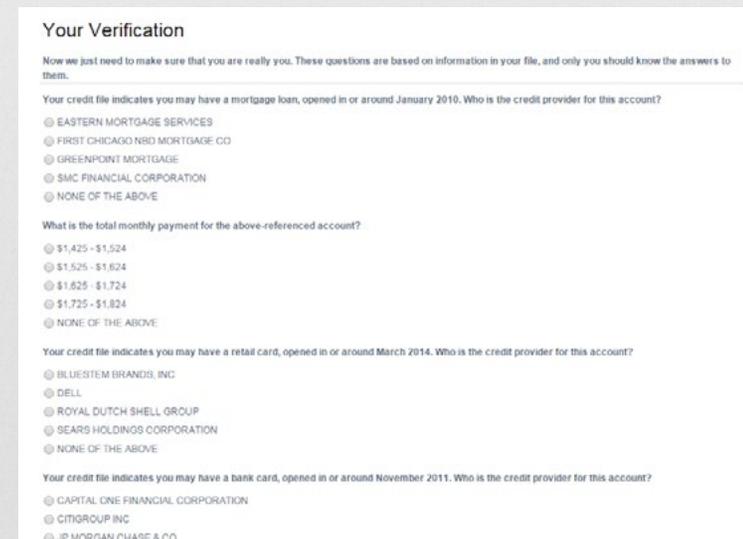
12

For your Equifax report, please verify the last four digits of your social security number and click “Click to Continue”.



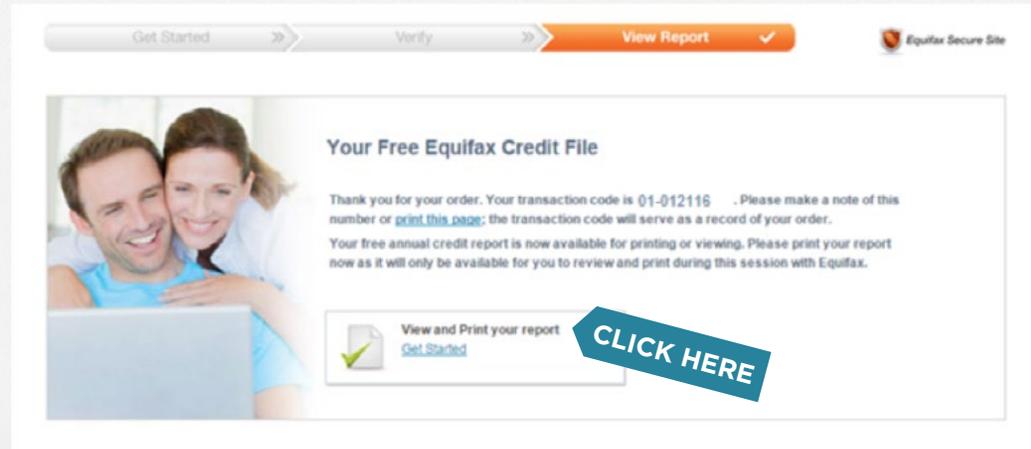
13

Since you are now obtaining a new credit report from a different bureau, you will need to go through the verification process similar to Step 6. The questions are likely to be different. Again, be sure to read all the choices given before you select your answer.



HOW TO OBTAIN YOUR FREE CREDIT REPORT - STEP BY STEP

- 14 Once you've been successfully verified, please click "View and Print your report", and also save the transaction code as mentioned somewhere safe, just in case.



- 15 Click "Save as PDF" at the top right-hand side of the page.

- 16 Please repeat the process of saving the PDF to your computer somewhere safe you so can access it later.

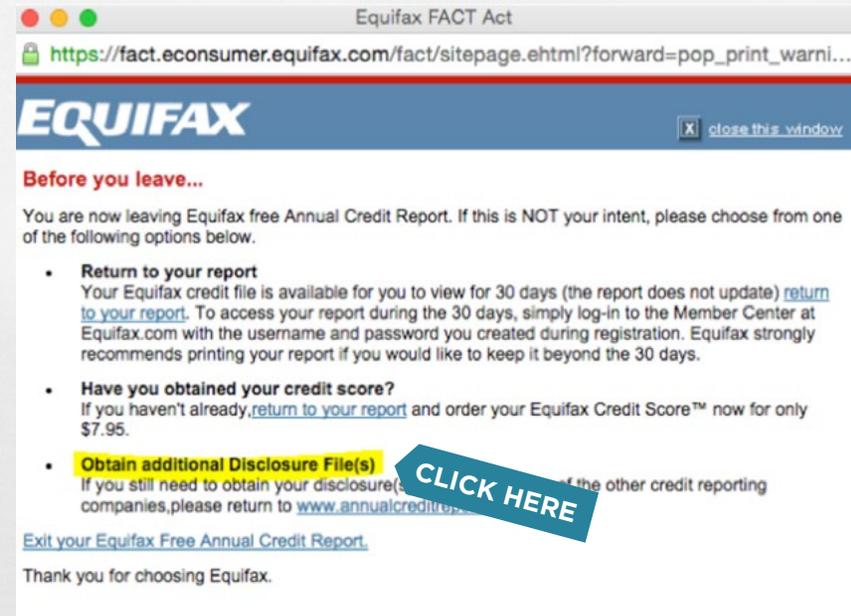


HOW TO OBTAIN YOUR FREE CREDIT REPORT - STEP BY STEP

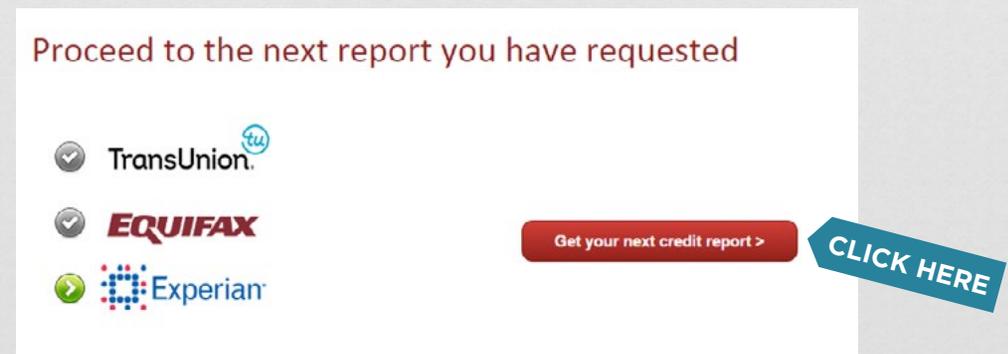
17 Click “Get your next report or finish” to begin obtaining your third credit report.



18 You will get a pop-up message asking you if you're sure you want to continue. Click the third option (highlighted in yellow), indicating that you still need another disclosure from a different credit bureau.

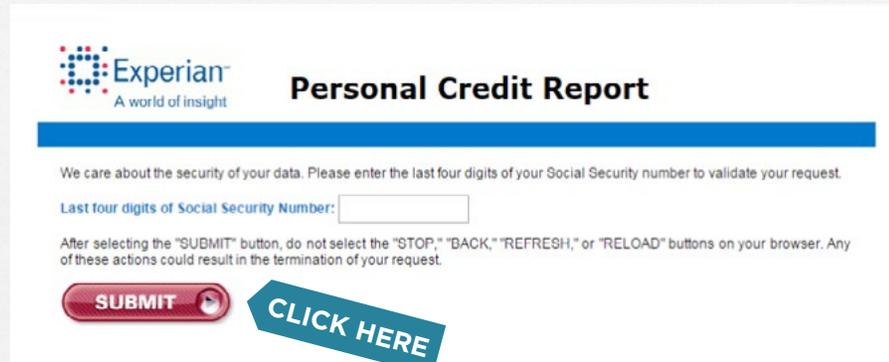


19 Now, we are going to obtain our last credit report. Please click “Get your next credit report”.



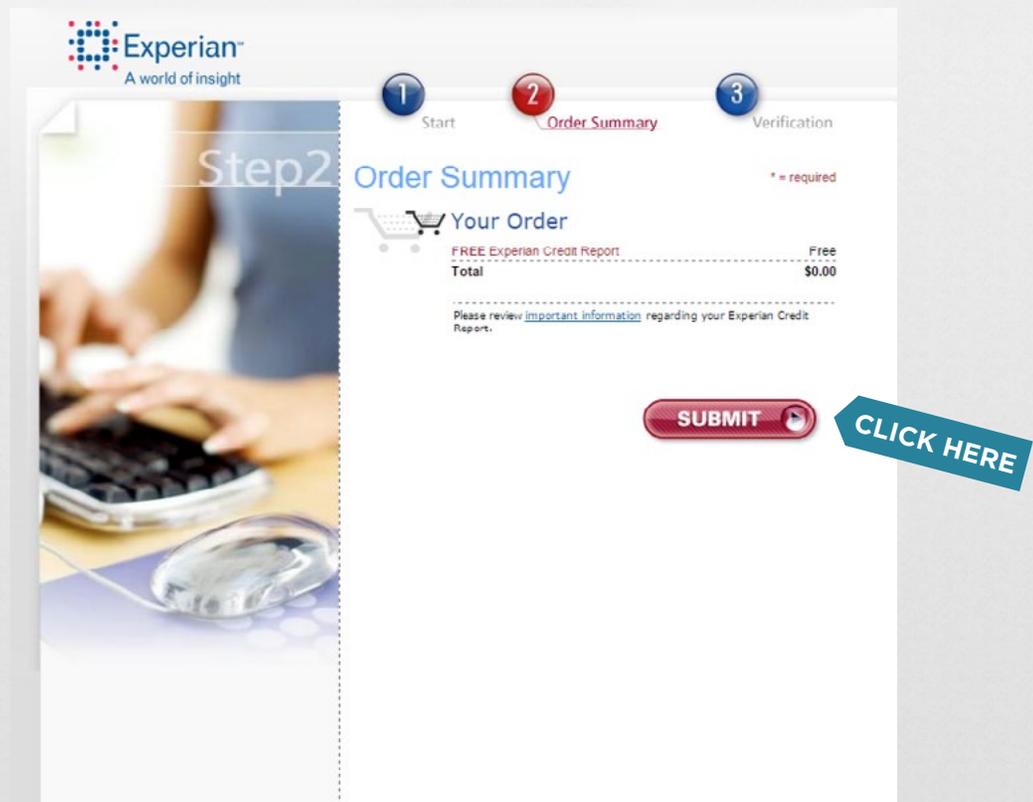
HOW TO OBTAIN YOUR FREE CREDIT REPORT - STEP BY STEP

20 Enter in the last four digits of your social security number.



The screenshot shows the Experian Personal Credit Report page. At the top, the Experian logo and tagline "A world of insight" are on the left, and the title "Personal Credit Report" is on the right. Below the title is a blue horizontal bar. The main content area contains the text: "We care about the security of your data. Please enter the last four digits of your Social Security number to validate your request." Below this is a text input field labeled "Last four digits of Social Security Number:". Underneath the input field is a red "SUBMIT" button with a mouse cursor icon. A blue callout box with the text "CLICK HERE" points to the button. At the bottom of the page, there is a disclaimer: "After selecting the 'SUBMIT' button, do not select the 'STOP,' 'BACK,' 'REFRESH,' or 'RELOAD' buttons on your browser. Any of these actions could result in the termination of your request."

21 Just click "Submit" to proceed with your credit report. This will validate your request.



The screenshot shows the Experian Order Summary page. At the top, the Experian logo and tagline "A world of insight" are on the left. On the right, there is a progress indicator with three steps: "1 Start", "2 Order Summary" (highlighted in red), and "3 Verification". Below the progress indicator is the title "Order Summary" and a note "* = required". On the left side of the page, there is a vertical image showing a person's hands typing on a keyboard. The main content area is titled "Your Order" and contains a table with the following items:

Item	Price
FREE Experian Credit Report	Free
Total	\$0.00

Below the table, there is a note: "Please review [important information](#) regarding your Experian Credit Report." At the bottom right of the page is a red "SUBMIT" button with a mouse cursor icon. A blue callout box with the text "CLICK HERE" points to the button.

HOW TO OBTAIN YOUR FREE CREDIT REPORT - STEP BY STEP

22

Complete the verification questions and click “Continue” at the bottom of the page.

A world of insight

1 Start 2 Order Summary 3 Verification

Step 3 Identity Verification

Please verify your identity by answering the questions below. The information is collected and evaluated as a security measure to ensure that only you are able to access your online report.

- Which of the following represents the last four digits of a phone number that is associated with you?
 - 8565
 - 0374
 - 4496
 - 6017
 - NONE OF THE ABOVE/DOES NOT APPLY
- According to our records, you previously lived on (AUBURN). Please choose the city from the following list where this street is located.
 - HIGLEY
 - APACHE JUNCTION
 - TEMPE
 - BUCKEYE
 - NONE OF THE ABOVE/DOES NOT APPLY
- Please select the range that includes the year the home was built for the address that you provided.
 - 1945 to 1954
 - 1955 to 1964
 - 1965 to 1974
 - 1975 to 1984
 - NONE OF THE ABOVE/DOES NOT APPLY
- Which of the following is a previous phone number of yours? If there is not a matched phone number, please select "NONE OF THE ABOVE".
 - (928)230-3167
 - (928)201-1344
 - (928)202-3810
 - (928)227-2502
 - NONE OF THE ABOVE/DOES NOT APPLY

CONTINUE

CLICK HERE

23

After you complete the verification questions, you will be directed to this page, where you can print your credit report. There does not appear to be a “Download” link anywhere, so please click the red box where it says “Print report”, Save it as a PDF file, and store it somewhere safe on your computer, so later on you can find it and attach it in an email to McCarthy Law for review.

1 Fill out a form 2 Pick the reports you want 3 Review your reports online 4 Get your next report or finish

Repeat these steps for each credit report

Have questions? Contact us

Experian
A world of insight

Log out Full Report Report Summary Potentially Negative Items Accounts in Good Standing Requests for Your Credit History Personal Information Your Personal Statement Get Credit Monitoring Get FICO® Score

Online Personal Credit Report

You can review your entire report below and review each section of your report by using the links to the right to take further actions.

Important Note: Print this page or write down your report number and date for future access. To return to your report, visit experian.com/viewer and enter your report number.

Print report

What if I want to dispute an item in my report?

Review each section of your credit report and navigate to each section by following the links below.

Report Summary:

- There are 13 potentially negative items in your report. What if I want to dispute an item in my report?
- You have 30 accounts in good standing in your report.
- Check the recent requests for your credit history.
- Check your personal information.
- Check your personal statement.

Experian credit report prepared for
Jaime Doe
Report date: November 12, 2015
Your report number is
123456789

Your Credit Report:

- Potentially negative items
- Accounts in good standing
- Requests for your credit history
- Personal information
- Important message from Experian
- Contact us
- Know your rights

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. By law.

CLICK HERE

Print

Total: 36 pages

Save Cancel

Destination **Save as PDF** Change...

Pages All e.g. 1-5, 8, 11-13

CLICK HERE

HOW TO OBTAIN YOUR FREE CREDIT REPORT - STEP BY STEP

24

If you have another credit report you need to obtain from annualcreditreport.com, you can go up to the top... or you can exit and you will be directed to this pop-up and you can now safely exit the site.

Repeat these steps for each credit report

- 1 Fill out a form
- 2 Pick the reports you want
- 3 Review your reports online
- 4 Get your next report or finish

Have questions? → Contact us

Experian
A world of insight

Logout Full Report Report Summary Potentially Negative Items Accounts in Good Standing Requests for Your Credit History Personal Information Your Personal Statement Get Credit Monitoring Get FICO® Score

Online Personal Credit Report

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Print report

CLICK HERE

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- You have 30 accounts in good standing in your report.
- Check the recent requests for your credit history.
- Check your personal information.
- Check your personal statement.

Experian credit report prepared for
Janie Doe
Report date: November 12, 2015
Your report number is
125456789

Your Credit Report:

- Potentially negative items
- Accounts in good standing
- Requests for your credit history
- Personal information
- Important message from Experian
- Contact us
- Know your rights

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. By law,

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

Home All about credit reports Request yours now! What to look for Protect your identity Frequently asked questions Contact us

You have visited
If you would like to request yours, please [click here](#) to begin.

Thank you!

You've taken an important step toward being in control of your credit history. Reviewing your credit reports regularly also helps protect you from identity theft.

What's next?

Mark your calendar, so you remember to come back in 12 months!
[Learn more about credit reports and credit scores](#) on AnnualCreditReport.com

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

MEMBER OF
GeoTrust
Central Source
CHECK 12.11.15 09:22 UTC

YOU DID IT!

You got all three bureau reports accurately and for FREE! Look them over to determine if anything is being reported incorrectly. Congratulations! You did it.

Next Steps:

Do you have any errors? Yes. Call us. We can help.

Not sure if you have any errors? Call us. We can help.

Having trouble reading the report? It's hard on purpose. Call us. We can help.

Once McCarthy Law gets involved on your behalf, the error is typically corrected within 45 days. When it's not, the firm will sue the offending creditor and credit bureaus for violating federal law because they did not fix the error when it was first brought to their attention.

McCarthy Law advances the costs of the suit and demands damages and attorneys' fees on your behalf. When the case resolves, McCarthy Law first gives you at least \$1000 in damages or more (depending on how many errors and defendants are involved), then uses the remaining balance to re-pay its own costs and fees.

McCarthy Law PLC, with its national footprint, knowledge and resources, is uniquely qualified to make the nationwide eradication of credit report errors a reality.



M C C A R T H Y

L A W P L C

www.McCarthyLawyer.com

888-858-4250