

MCCARTHY LAW

STEP BY STEP

GUIDE

TO PULLING YOUR CREDIT REPORT FOR FREE

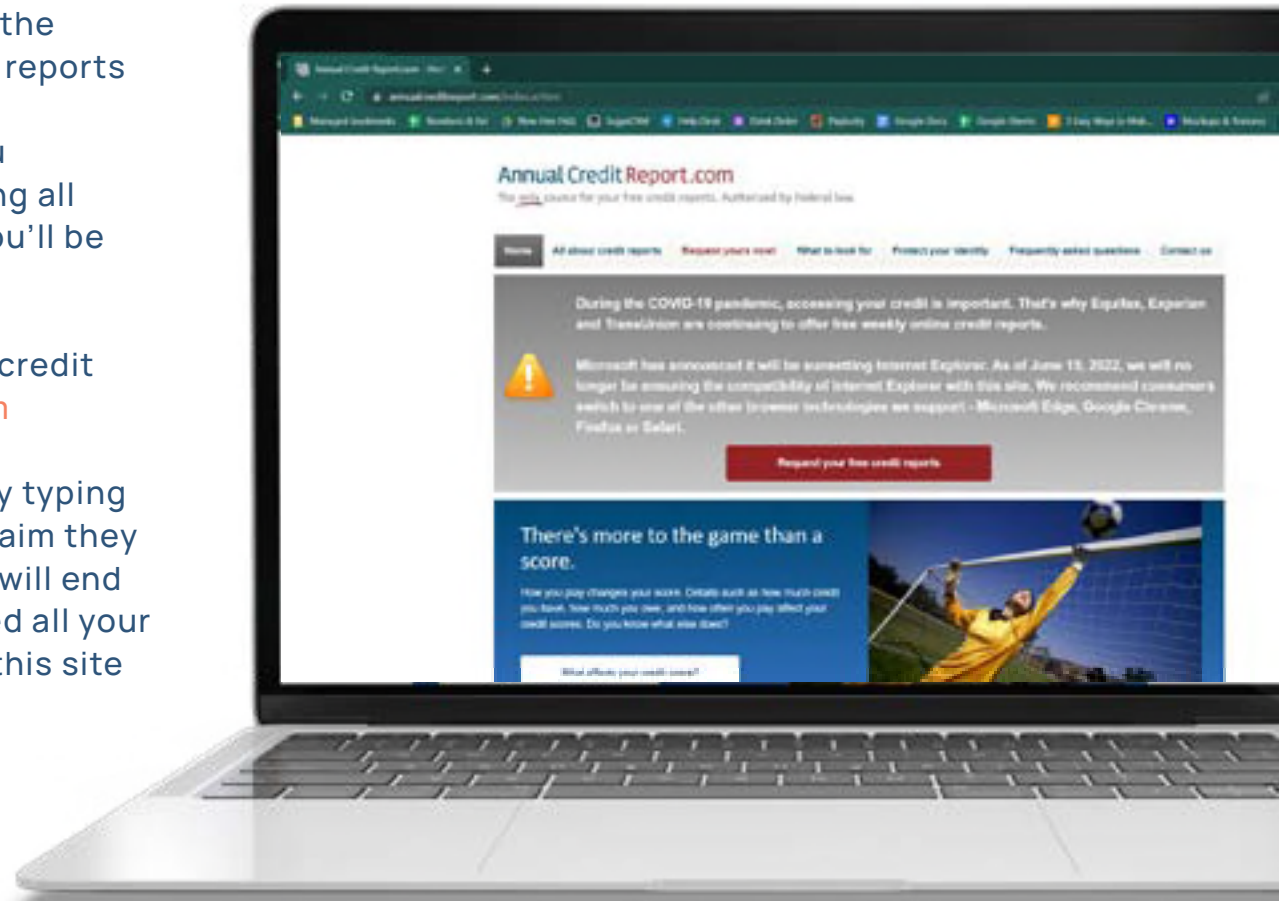


HOW TO OBTAIN YOUR CREDIT REPORT FOR FREE

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.



STEP 01

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

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.

[Request your free credit reports](#)

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.

BRUNNEN | TU | TU | BT

TransUnion

EQUIFAX

STEP 02

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.

The screenshot shows the top navigation bar with links: Home, All about credit reports, Request yours now! (highlighted), What to look for, Protect your identity, Frequently asked questions, and Contact us. Below the navigation is a section titled "3 steps to your free credit reports".

The process is outlined in three steps:

- 1 Fill out a form**
Fill out one form to request one, two, or three reports.
- 2 Pick the reports you want**
Request your credit reports from Equifax, Experian or TransUnion.
- 3 Request and Review your reports online**
Before you get your credit reports, you will answer a few more questions. These questions are meant to be hard. You may even need your records to answer them. They are used to ensure that nobody but you can get your credit information.
If you can, print your credit reports so you can look at them later.

An arrow points from step 3 back to step 1, with the text: "You repeat this step for each credit report."

Below the steps, there is a note: "Your free annual credit report does not include credit scores. Monitoring your credit reports regularly is an important part of being in control of your finances. Learn more about why monitoring matters, identify theft and ways to improve your credit score on AnnualCreditReport.com".

At the bottom, there are links for "Reviewing your credit report" and "What to look for", and a prominent red button that says "Request your credit reports".

STEP 03

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.

The screenshot shows a web form for requesting a credit report. At the top, there are three numbered steps in a progress bar: 1. Fill out a form (highlighted in blue), 2. Pick the reports you want, and 3. Request and Review your reports online.

The form is divided into several sections:

- Legal Name:** Fields for First, Middle initial, Last, and Suffix (with a dropdown menu). A Birthday section with dropdowns for Month, Day, and Year. Social Security Number and Verify Social Security Number fields, with a "Display Social Security Number" link.
- Current U.S. Address:** Fields for Address, City, State (dropdown), and Zip. A checkbox question: "Have you lived at this address for 2 years or more?" with "Yes" and "No" options.
- Previous U.S. Address:** Fields for Address, City, State (dropdown), and Zip. A note: "If you have lived at the address above for less than 2 years, enter your previous address."
- Captcha Security:** A CAPTCHA image showing the characters "TBKYHSSM" on a red background. A text input field for the characters and a "Next" button. A link: "If you can't see the characters, [ask Avista CAPTCHA Security](#)".

On the right side of the form, there are two informational boxes:

- Box 1: "This site provides credit information only for U.S. credit files. To request your report, you must list U.S. addresses in the address section of this form. If you give your foreign address, the credit reporting companies will not be able to find your information."
- Box 2: "Why do I need to type characters from a picture? This helps us confirm that a person, not a computer, is sending the form. When people program computers to try to get personal information like a credit report, it can mean that they are also trying to steal your identity. If you are having problems using the CAPTCHA Security feature on this page, try using [Avista CAPTCHA Security](#). Please note this feature requires JavaScript to be enabled on your browser."

STEP

04

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

TransUnionSM

EQUIFAX

Experian

Next

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.

STEP 05

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 

Welcome, Jane Doe

YOUR PROGRESS
0%
Step 1 of 3
income

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

STEP

06

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.

Confirm Identity

YOUR PROGRESS

79%

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 popup 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
- ILLINOIS
- 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 FIRM
- ERNST & YOUNG
- NONE OF THE ABOVE

STEP 07

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.

Your Credit Report

The screenshot displays a web interface for a credit report. At the top, there are three tabs: "Credit Report" (selected), "Score", and "ID Protection". To the right of these tabs is a link for "Your Rights". Below the tabs is a yellow button labeled "INITIATE A DISPUTE". The main content area is titled "Personal Credit Report for JANE DOE" and includes the date "October 30, 2015" and the source "Source: TransUnion". A notification icon indicates "Found an inaccuracy? Click to learn about correcting." Below this is a large promotional box from TransUnion asking, "Would you like to add your TransUnion® Credit Score?". It features a thumbs-up icon and a yellow button that says "YES, I'D LIKE TO SEE MY SCORE". A link for "Offer details" is also present. At the bottom of the page, there are icons for "Print Report" (with a note to print before printing) and "Save as PDF". A footer message states: "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." There is also a "Get Adobe Reader" icon.

STEP

08

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.

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 TransUnionTM 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.

TransUnionTM

Print Report
Please wait! The 'Print Page' option is disabled.

Save as PDF

Get Adobe Reader

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.

STEP 09

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.

The screenshot displays the TransUnion website interface. At the top, a navigation bar contains a four-step process flow: 1. Fill out a form, 2. Pick the reports you want, 3. Review your reports online, and 4. Get your next report or finish. A circular arrow above step 4 indicates that these steps should be repeated for each credit report. To the right of the flow is a button labeled "Have questions? → Contact us". Below the flow, the TransUnion logo is visible, followed by a personalized greeting: "Welcome, Caitlyn Bennett" with a "Help" link.

The main content area is titled "Your Credit Report". Below this title, there are three tabs: "Credit Report", "Score", and "ID Protection". The "Credit Report" tab is currently selected. In the bottom right corner of this section, there is a link for "Your Rights" and a prominent yellow button labeled "INITIATE A DISPUTE".


The "Personal Credit Report for JANE DOE" section shows the report date as "October 30, 2015" and the source as "TransUnion". A link for "Found an inaccuracy? Click to learn about your rights" is provided. Below this, a pop-up box asks, "Would you like to add your TransUnion® Credit Score?". It features a thumbs-up icon and a yellow button that says "YES, I'D LIKE TO SEE MY SCORE" with a smiley face. A link for "Offer details" is also present, along with a disclaimer: "For your convenience, we will use the personal data you entered when you requested your reports." The TransUnion logo is displayed in the bottom right corner of the pop-up.

STEP

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.](#)

STEP



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

Proceed to the next report you have requested



Get your next credit report >

STEP

12

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

The screenshot shows a web interface for requesting a free Equifax credit report. At the top, there is a progress bar with three steps: "Get Started" (highlighted in orange), "Verify" (grey), and "View Report" (grey). Below the progress bar, the heading reads "Your Free Equifax Credit Report in 3 Easy Steps". A paragraph of text states: "The security of your personal data is very important to us. To protect your personal credit data, we will need your last four digits of your Social Security Number to validate your request." Below this text is a form field labeled "Enter your last four digits of your SSN:" with the number "1234" entered. To the left of the form field is an orange button labeled "Click to Continue". To the right of the button is the Equifax logo and the text "Equifax Secure Site". At the bottom of the page, there is a light beige box containing a "PLEASE NOTE" section: "PLEASE NOTE: After selecting the button above, DO NOT SELECT THE 'STOP, BACK, REFRESH, OR RELOAD' buttons in your internet browser. Any of these actions could result in the termination of your request."

STEP 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.

Your Verification

Now we just need to make sure that you are really you. These questions are based on information in your file, and only you should know the answers to them.

Your credit file indicates you may have a mortgage loan, opened in or around January 2010. Who is the credit provider for this account?

- EASTERN MORTGAGE SERVICES
- FIRST CHICAGO NBD MORTGAGE CO
- GREENPOINT MORTGAGE
- SMC FINANCIAL CORPORATION
- NONE OF THE ABOVE

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

- \$1,420 - \$1,524
- \$1,525 - \$1,624
- \$1,625 - \$1,724
- \$1,725 - \$1,824
- NONE OF THE ABOVE

Your credit file indicates you may have a retail card, opened in or around March 2014. Who is the credit provider for this account?

- BLUESTEM BRANDS INC
- DELL
- ROYAL DUTCH SHELL GROUP
- SEARS HOLDINGS CORPORATION
- NONE OF THE ABOVE

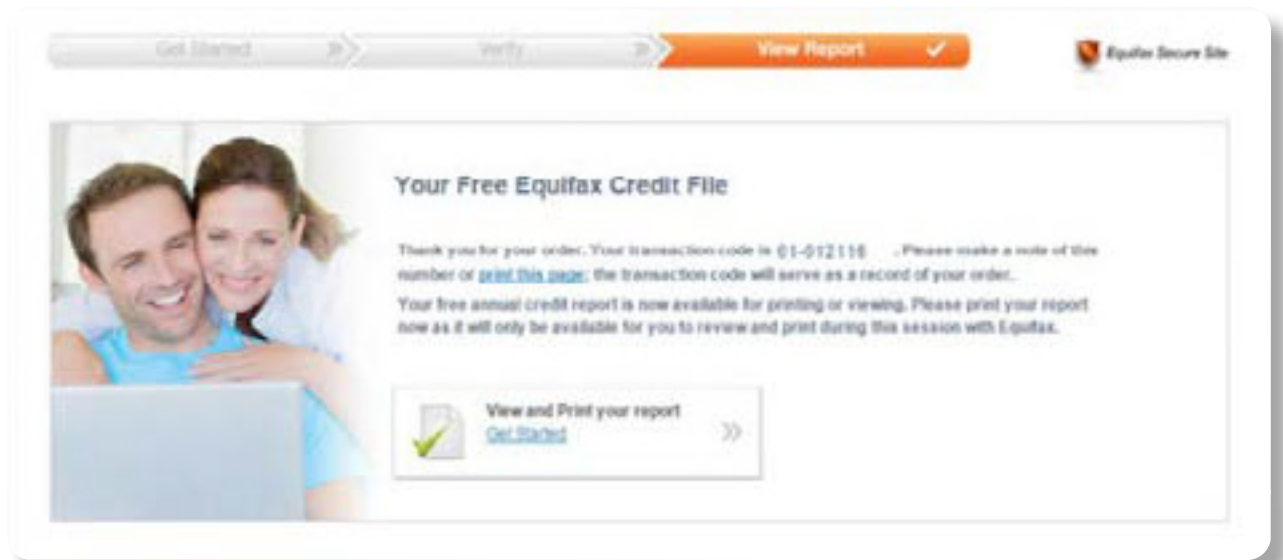
Your credit file indicates you may have a bank card, opened in or around November 2011. Who is the credit provider for this account?

- CAPITAL ONE FINANCIAL CORPORATION
- CITIGROUP INC
- JP MORGAN CHASE & CO

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.



STEP 15

Click “Save as PDF” at the top right- hand side of the page.

The screenshot shows the Equifax Credit Report website interface. At the top, there are three navigation buttons: "Get Started", "Verify", and "View Report" (which is highlighted in orange and has a checkmark). Below the navigation bar is the title "Equifax Credit Report™" and a "Back" link. On the right side, there are links for "Print This Page" and "Save as PDF".

The main content area is titled "Equifax Credit Report™ for Jane Doe". It includes the following information:

- As of: 10/06/2015
- Available until: 11/05/2015 - Report Does Not Update
- Confirmation #: 123456789

There is a "Print Report" button and a "Correct errors in your Credit Report" button with a link to "Initiate Online Dispute".

A promotional message states: "Did you know that your free annual credit report does not include your credit score? Know where you stand by getting your credit score today. Order your Equifax Credit Score™ with this credit report for only \$7.95." Below this is a "Buy Credit Score Now" button and the Equifax logo.

A note reads: "Note: The complete view of your credit report below will only be available during this site visit. You will have free access to your credit report—minus the historical information—for 30 days when you [create an account](#)."

The "Credit Summary" section is titled "Credit Summary" and states: "Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary."

The "Accounts" section is titled "Accounts" and states: "Lenders usually take a positive view of individuals with a range of credit accounts - car loan, credit cards, mortgage, etc. - that have a record of timely payments. However, a high debt to credit ratio on certain types of revolving (credit card) accounts and installment loans will typically have a negative impact."

On the left side, there is a navigation menu with the following items:

- › Credit Summary
- › Accounts
- › Inquiries
- › Negative Information
- › Personal Information
- › Dispute File Information
- › Summary of Your Rights Under the FCRA
- › Remedying the Effects of Identity Theft

STEP

16

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

The screenshot shows the Equifax Credit Report website interface. At the top, there is a navigation bar with three buttons: "Get Started", "Verify", and "View Report" (which is highlighted in orange and has a checkmark). Below the navigation bar is a dark blue header with the text "Equifax Credit Report™". To the right of the header are links for "Back", "Print This Page", and "Save as PDF".

The main content area is divided into two columns. The left column is a vertical menu with blue buttons and white text, listing various report sections: "Credit Summary", "Accounts", "Inquiries", "Negative Information", "Personal Information", "Dispute File Information", "Summary of Your Rights Under the FCRA", and "Reversing the Effects of Identity Theft".

The right column displays the "Equifax Credit Report™ for Jane Doe". It includes a "Print Report" icon and a "Correct errors in your Credit Report" button with a "Initiate Online Dispute" link. Below this is a promotional message: "Did you know that your free annual credit report does not include your credit score? Know where you stand by getting your credit score today. Order your Equifax Credit Score™ with this credit report for only \$7.95." A "Buy Credit Score Now" button is provided, along with the Equifax logo.

A warning note states: "Note: The complete view of your credit report below will only be available during this site visit. You will have free access to your credit report—minus the historical information—for 30 days when you create an account." Below the note is the "Credit Summary" section, which explains that the summary highlights important information in the credit file. The "Accounts" section follows, explaining that lenders usually take a positive view of individuals with a range of credit accounts, but a high debt to credit ratio on certain types of revolving accounts and installment loans can have a negative impact.

STEP

17

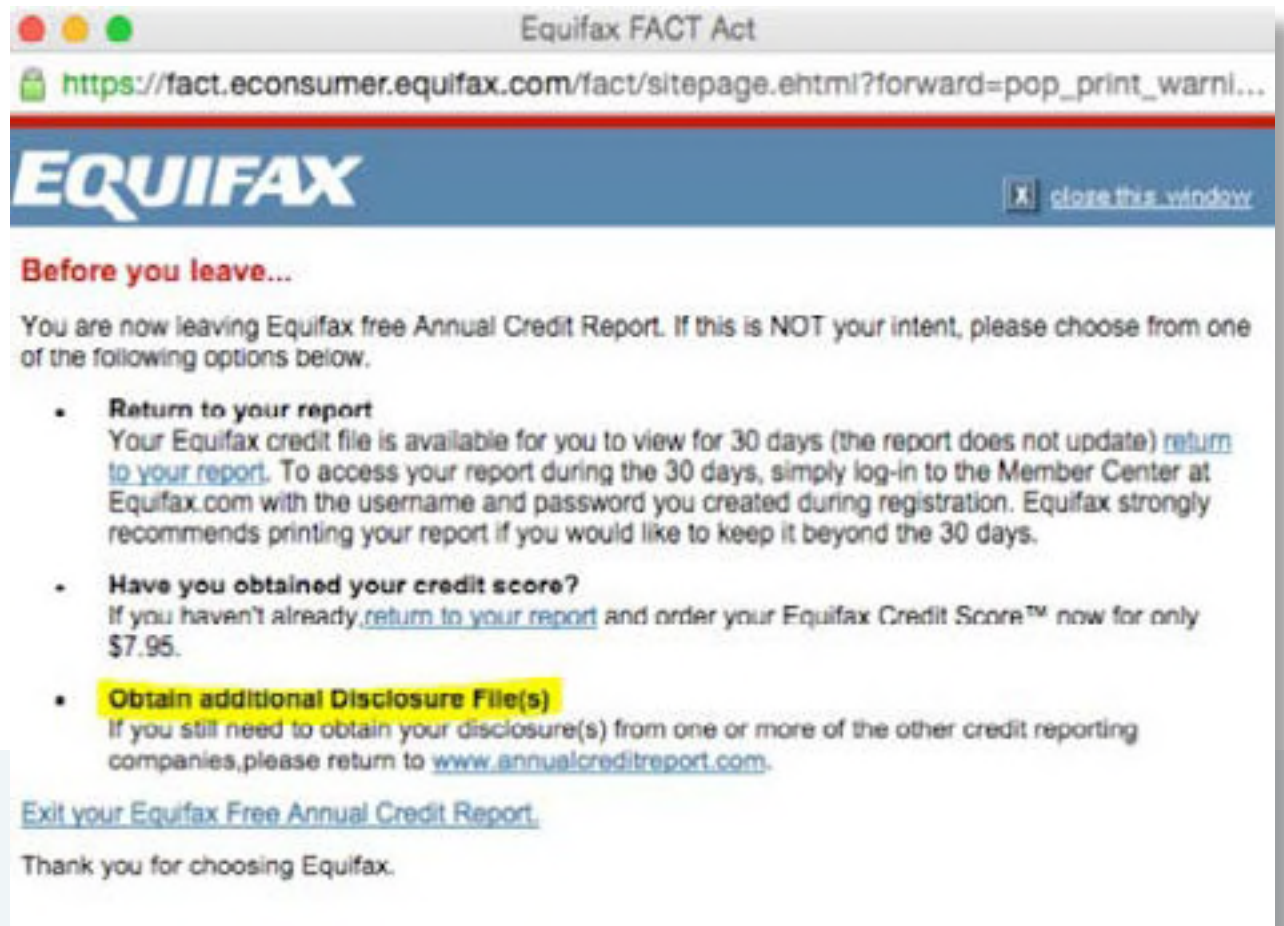
Click “Get your next report or finish” to begin obtaining your third credit report.



STEP

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.



STEP

19

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

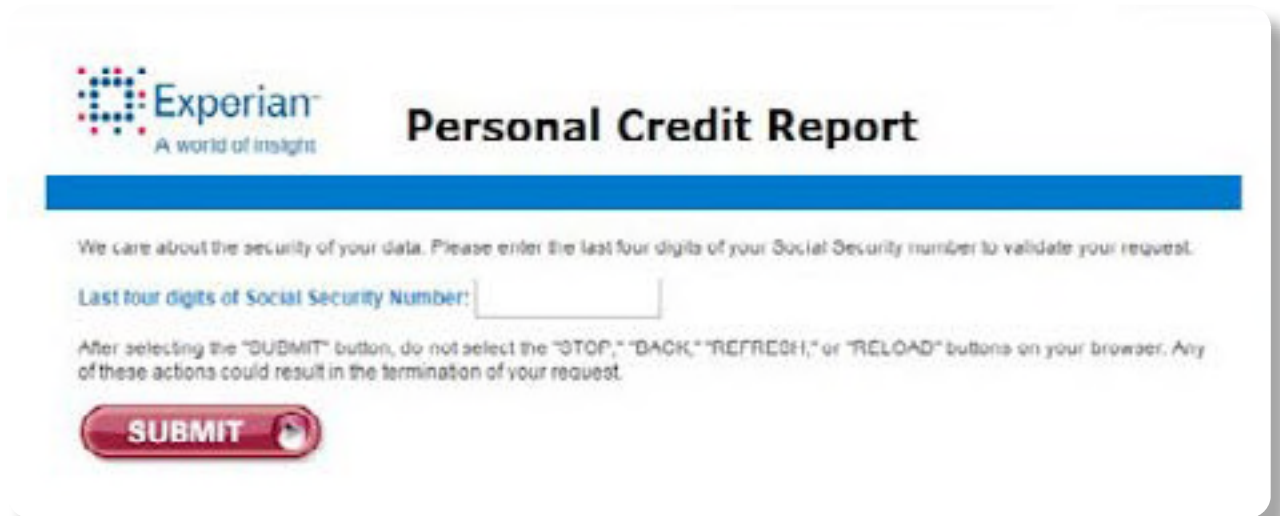
Proceed to the next report you have requested



Get your next credit report >

STEP 20

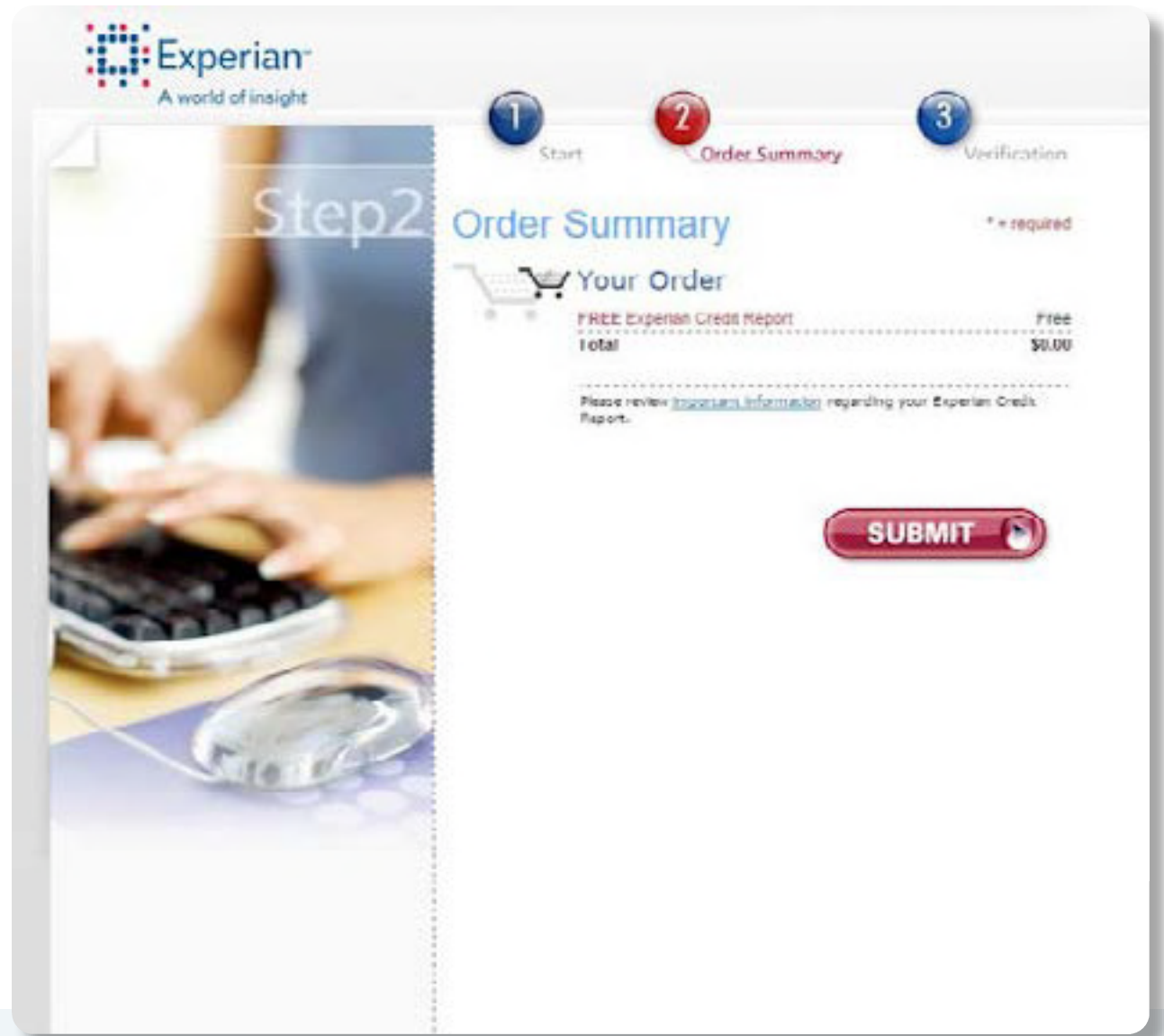
Enter in the last four digits of your social security number.



The screenshot shows the Experian Personal Credit Report verification page. At the top left is the Experian logo with the tagline "A world of insight". To the right of the logo is the title "Personal Credit Report". Below the title is a blue horizontal bar. Underneath the bar is a security notice: "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 notice is a text input field labeled "Last four digits of Social Security Number:". Underneath the input field is another security notice: "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." At the bottom of the form is a red "SUBMIT" button with a white mouse cursor icon.

STEP 21

Just click “Submit” to proceed with your credit report. This will validate your request.



The screenshot displays the Experian website interface for ordering a credit report. At the top left is the Experian logo with the tagline "A world of insight". A progress bar at the top right shows three steps: 1. Start, 2. Order Summary (highlighted in red), and 3. Verification. The main content area is titled "Step 2 Order Summary" and includes a sub-section "Your Order" with a shopping cart icon. Below this, it lists "FREE Experian Credit Report" with a "Total" of "Free \$0.00". A note below the order summary states: "Please review [important information](#) regarding your Experian Credit Report." A large red "SUBMIT" button is positioned at the bottom right of the form area. On the left side of the page, there is a vertical image showing a person's hands typing on a keyboard.

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
 - 4486
 - 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 1964
 - 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)202-3910
 - (928)227-2602
 - NONE OF THE ABOVE/DOES NOT APPLY

CONTINUE

STEP 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.

Repeat these steps for each credit report

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

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

Are you at risk for IDENTITY THEFT?
Medium Risk
Help reduce your risk with ProtectMyID™ from Experian™
Get Protected → with enrollment in PMID

Get your VantageScore® Credit Score for only \$7.95
GET IT NOW!

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 reference. To return to your report, visit experian.com/review 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 area 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
Jane 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

Print
Total: 36 pages
Save Cancel
Destination: Save as PDF
Change...
Pages: All
[] (e.g. 1, 3, 8, 11-15)

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.

The image shows a screenshot of the Experian website interface. At the top, there is a navigation bar with a logo and a menu. Below the menu, there is a main content area with a header 'Online Personal Credit Report'. The page contains several sections: a sidebar with 'Are you at risk for IDENTITY THEFT?', a main content area with 'Important Note' and 'Print report' button, and a right sidebar with 'What if I want to dispute an item in my report?'. A 'Thank you!' pop-up is overlaid on the page, containing a message and a link to 'AnnualCreditReport.com'. The pop-up text reads: '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.'

NEXT STEPS



- DO YOU HAVE ANY ERRORS?
- NOT SURE IF YOU HAVE ANY ERRORS?
- HAVING TROUBLE READING THE REPORT?

CALL US. WE CAN HELP.
888-858-4250

CALL 888-858-4250
GO TO MCCARTHYLAWYER.COM

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.