



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

Three Step Process

- 1 Get All Three Credit Reports
 - 2 Look at Them to See if There Are Any Errors
 - 3 Submit your information to ReCredit at Start@ReCredit.co and get your comprehensive error analysis started today.
-

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.
-



HOW TO OBTAIN YOUR CREDIT REPORT FOR FREE

ReCredit 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. **ReCredit ONLY** recommends www.annualcreditreport.com because it is truly free.

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 reports, but **are not**:

Nationalcreditreport.com

MyScore.com

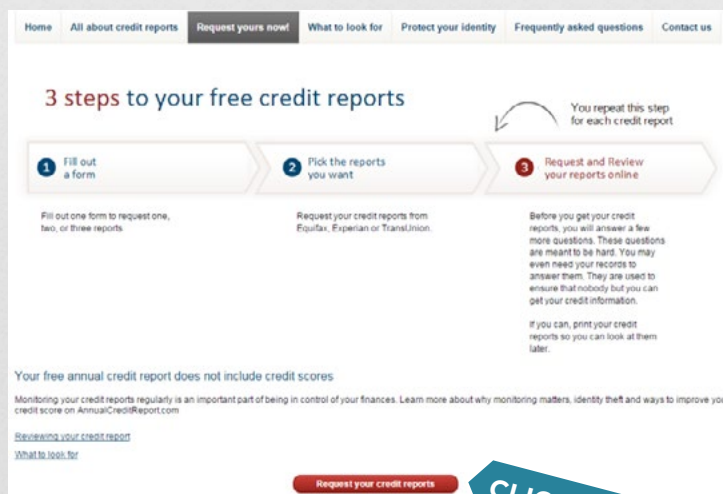
HOW TO OBTAIN YOUR FREE CREDIT REPORT - STEP BY STEP

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



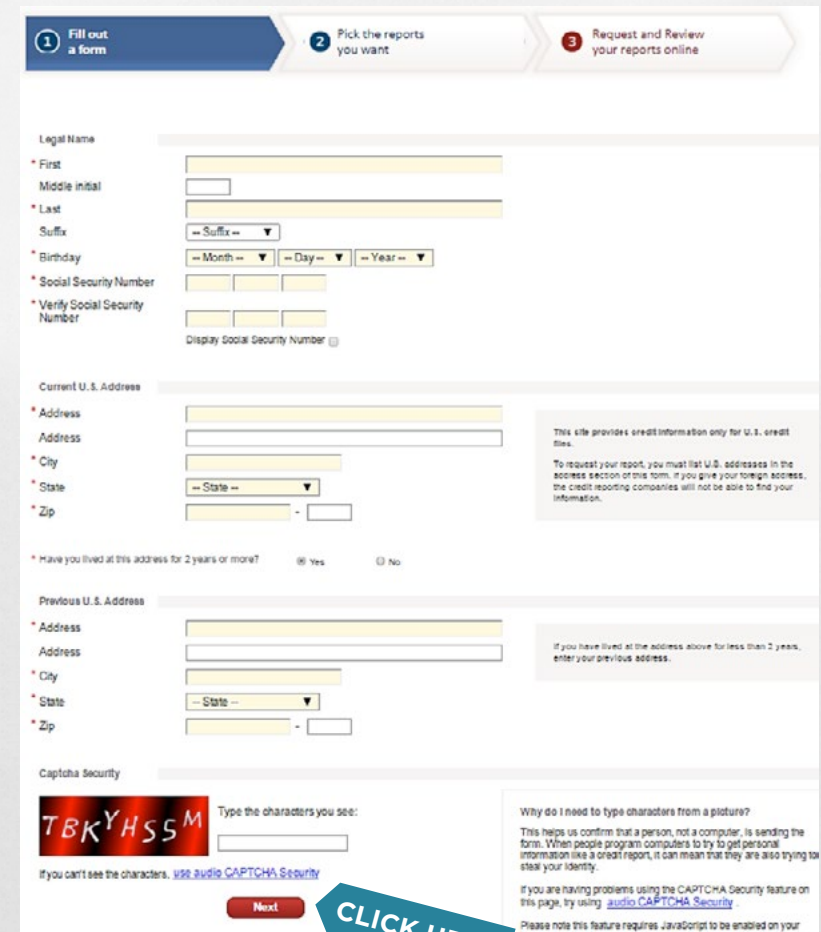
CLICK HERE

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

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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 creditor 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.

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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

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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 send all three reports to us (start@ReCredit.co). 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

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.

CLICK HERE

HOW TO OBTAIN YOUR FREE CREDIT REPORT - STEP BY STEP

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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.

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

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

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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:

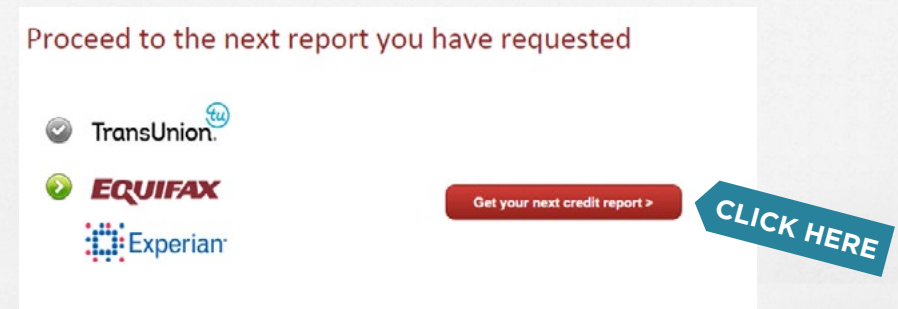
- Yes, I want to return to AnnualCreditReport.com now.
- No, I'd like to remain on this web site.

CLICK HERE

HOW TO OBTAIN YOUR FREE CREDIT REPORT - STEP BY STEP

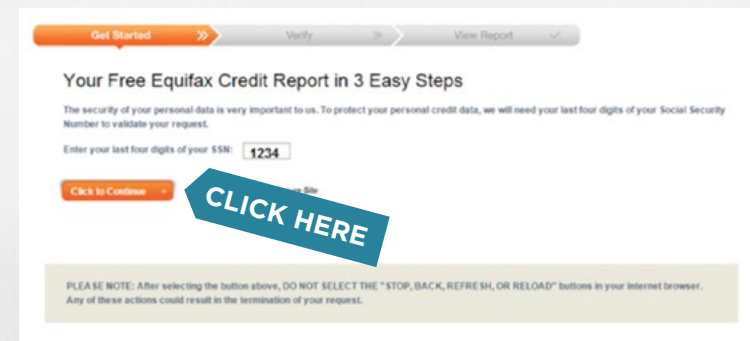
11

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



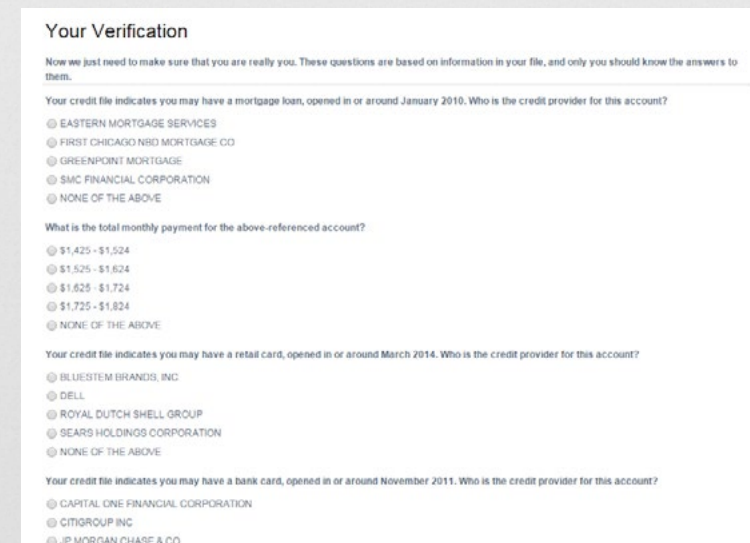
12

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



13

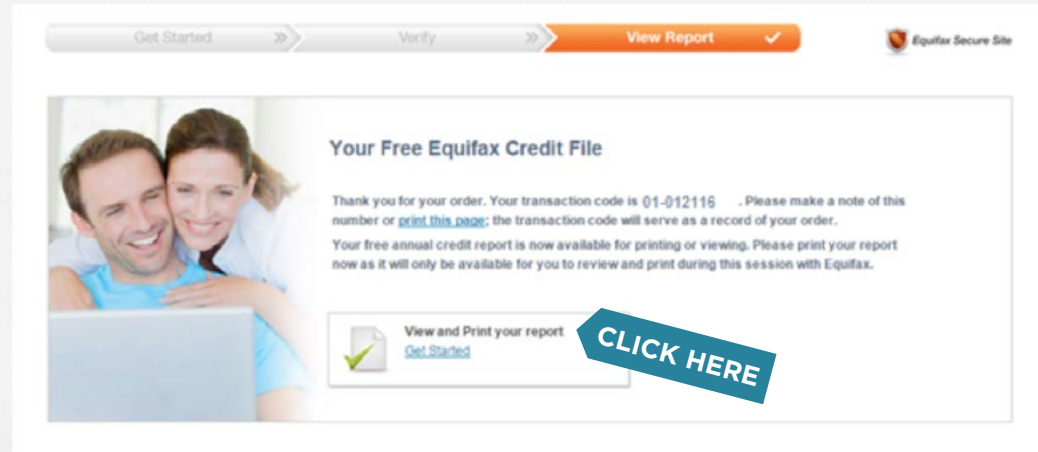
Since you are now obtaining a new credit report from a different bureau, you will need to go through the verification process similar to **Step 6**. The questions are likely to be different. Again, be sure to **read all the choices** given before you select your answer.



HOW TO OBTAIN YOUR FREE CREDIT REPORT - STEP BY STEP

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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.

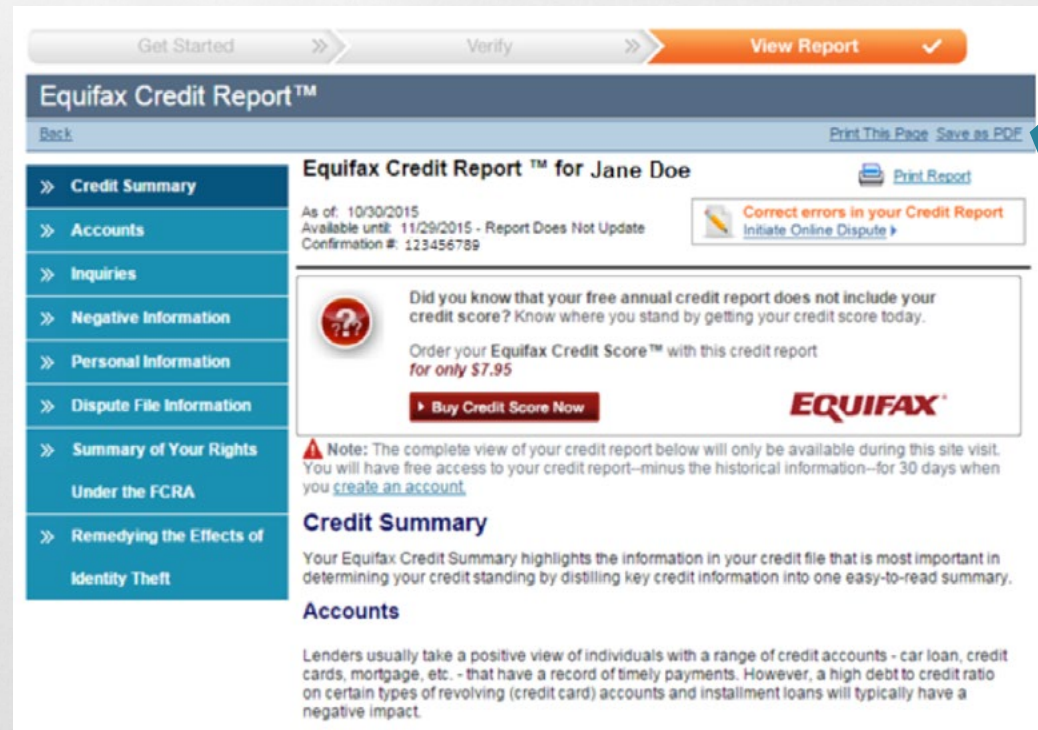


15

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.

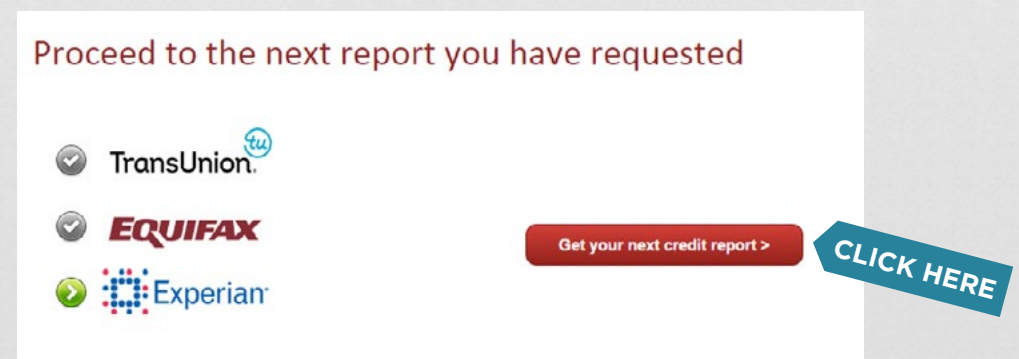


18 You will get a pop-up message asking you if you're sure you want to continue. **Click the third option** (highlighted in yellow), indicating that you still need another disclosure from a different credit bureau.

*Note: updated versions of the site may not ask you about the need for additional documents. It may be a popup window to remind you not to close the window before saving your PDF report.



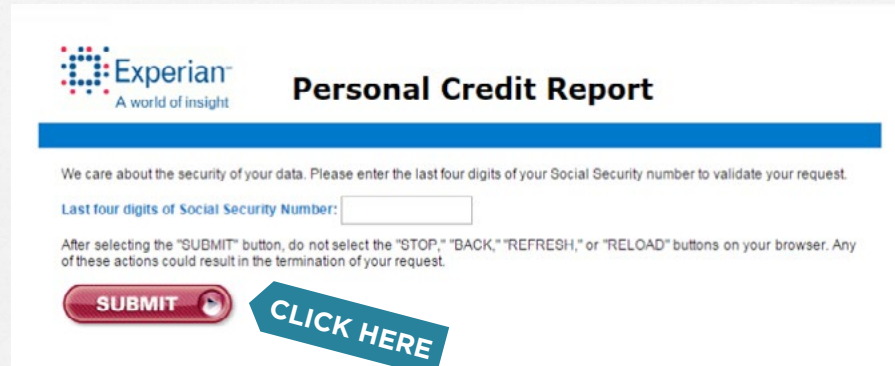
19 Now, we are going to obtain our last credit report. Please click **“Get your next credit report”**.



HOW TO OBTAIN YOUR FREE CREDIT REPORT - STEP BY STEP

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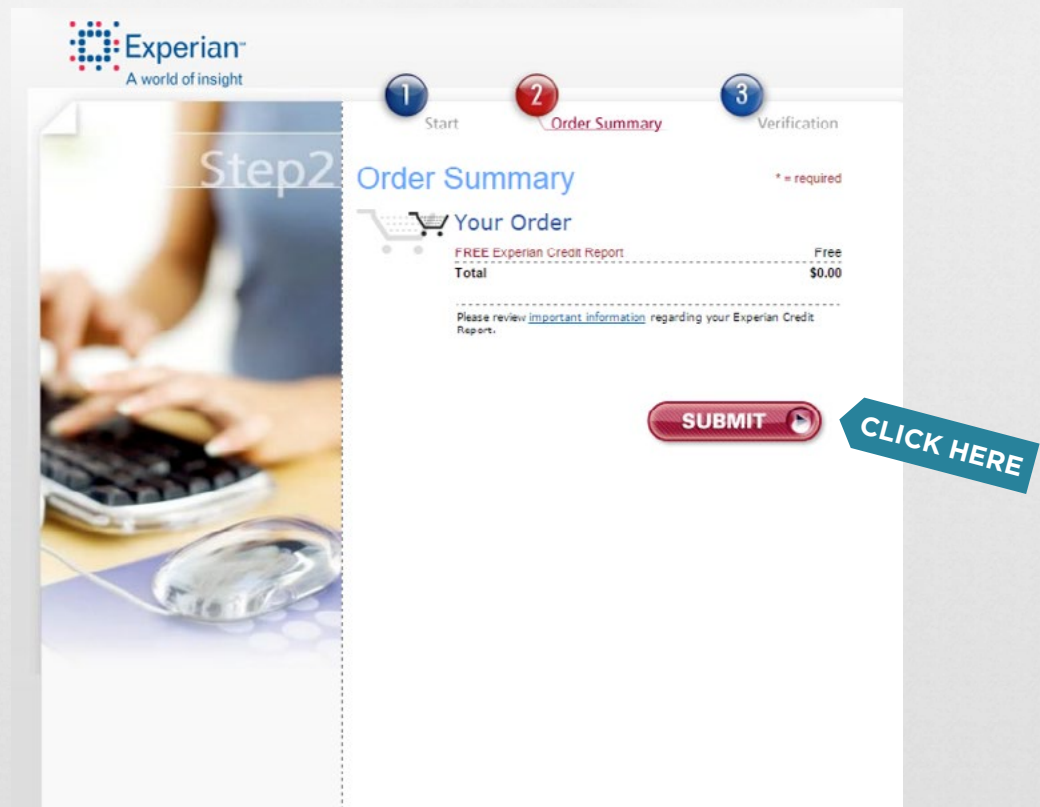
Enter in the **last four digits** of your SSN.



The screenshot shows the Experian Personal Credit Report form. At the top left is the Experian logo with the tagline "A world of insight". To the right is the title "Personal Credit Report". Below this is a blue horizontal bar. The main text reads: "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 field is a warning: "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 left is a red "SUBMIT" button with a mouse cursor icon. A blue callout box with white text "CLICK HERE" points to the button.

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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 left is the Experian logo with the tagline "A world of insight". To the right is the title "Order Summary". Below this is a progress indicator with three steps: 1 Start, 2 Order Summary (highlighted in red), and 3 Verification. Below the progress indicator is the text "Step 2 Order Summary" and "Your Order". To the right of the order summary is a table with the following content:

* = required	
FREE Experian Credit Report	Free
Total	\$0.00

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

HOW TO OBTAIN YOUR FREE CREDIT REPORT - STEP BY STEP

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

A world of insight

Step 3 Identity Verification

1 Start 2 Order Summary 3 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

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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 email it to us at Start@ReCredit.co 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

Online Personal Credit Report

Are you at risk for IDENTITY THEFT? Medium-Risk

Help reduce your risk with ProtectMyID™ from Experian™

Get Protected with enrollment in FICO® Score

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

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 Jamie 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

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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 screenshot shows the Experian website interface. At the top, a navigation bar includes links for 'Full Report', 'Report Summary', 'Potentially Negative Items', 'Accounts in Good Standing', 'Requests for Your Credit History', 'Personal Information', 'Your Personal Statement', 'Get Credit Monitoring', and 'Get FICO® Score'. A progress indicator at the top right shows four steps: 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 'Repeat these steps for each credit report' icon is also present. A 'Have questions? Contact us' button is located to the right of the progress indicator.

The main content area features a 'Print report' button and a large blue call-to-action button that says 'CLICK HERE'. Below this, a section titled 'Experian credit report prepared for Jamie Doe' provides report details: 'Report date: November 12, 2015' and 'Your report number is 125456789'. To the right, a 'Your Credit Report:' section lists items such as 'Potentially negative items', 'Accounts in good standing', 'Requests for your credit history', 'Personal information', 'Important message from Experian', 'Contact us', and 'Know your rights'.

At the bottom of the page, a disclaimer states: 'Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. By law,'

The screenshot shows the AnnualCreditReport.com website. The header includes the site name and the tagline 'The only source for your free credit reports. Authorized by Federal law.' A navigation bar contains links for 'Home', 'All about credit reports', 'Request yours now!', 'What to look for', 'Protect your identity', 'Frequently asked questions', and 'Contact us'.

A 'Thank you!' pop-up message is displayed in the center. The message reads: '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'. The pop-up also features the Experian logo and a 'Geotrust' logo with the text 'Central Source' and 'CHECK 12.11.15 09:22 UTC'.

At the bottom of the page, the site name and tagline are repeated: 'AnnualCreditReport.com The only source for your free credit reports. Authorized by Federal law.'

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!

Next Steps:

1. Simply email your reports to Start@ReCredit.co
2. Please put your name in the subject line of the email.
3. Complete the Intake Form on our website.
4. Follow the instructions in the follow-up email you will receive!

That's it! You're on your way now. There will be more instructions to follow, so make sure you continue to check your email for updates and the next steps from us.