

Protect Your Identity and Your Finances

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Here are FREE resources for you to reduce annoying phone calls, credit card offers, and unnecessary worry.

National Do Not Call Registry

This registry prohibits solicitors from calling your home and your cell phone. It takes approximately 3 months for calls to stop, and after that solicitors may be heavily fined if they call you. Your phone numbers will remain on the registry for 5 years. For more information, contact: 1-888-382-1222
www.donotcall.gov

To file a complaint, contact:
1-877-FTC-HELP (1-877-382-4357)

Opt-Out

This registry prohibits credit agencies from selling your information to solicitors who will use your information to make you firm offers of credit. You may opt out permanently or for 5 years. For more information, contact: 1-888-5OPTOUT (1-888-567-8688)
www.optoutprescreen.com

Fraud Alert

The best defense against identity theft: Contact the fraud department of any of the 3 consumer reporting companies--Equifax, Experian, and Trans Union--to place a fraud alert on your credit report. The fraud alert automatically lets credit card companies and other creditors know they must contact you before opening any new accounts or making any changes to your existing accounts. You only need to contact one of the 3 companies to place an alert; that company will transfer the alert to the other two:

Equifax: 1-800-525-6285
Experian: 1-888-397-3742
Transunion: 1-800-680-7289

Free Annual Credit Report

This service helps you check for opened accounts, account activity, and delinquent accounts that may signal fraud. It is helpful because you can verify credit activity in your name. For more information, contact:

By phone: 1-877-322-8228
Internet: www.annualcreditreport.com
Mail completed forms to: Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281
(Forms are available by phone or internet.) For more information, please contact your local Reverse Lender.

Carrollton Mortgage Company • 121 E. Orangeburg, Suite 1 • Modesto, CA 95350

Office: 209.526.6200 • 1.888.730.5200 • Fax: 209.526.3149

Email: Office@CarrolltonMortgage.com