

# *WestMichiganMortgageHelp.com*

## **AnnualCreditReport.com**

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*I have been in the habit of checking my credit report regularly. Each January (A New Years Tradition), I would order copies of my credit report from each of the three credit bureaus (Experian, Equifax and TransUnion). I always had to look for the correct addresses or call the 800 numbers to learn the newest address. I would write a letter and send the required check to each organization. About 3-4 weeks later, I would receive a copy of my reports in the mail.*

*Thanks to the FACT Act and internet technology the process has become much easier, faster and FREE. The FACT Act (the Fair and Accurate Credit Transactions Act) has made it possible for you to obtain a free credit report every 12 months from each of the three nationwide consumer credit reporting companies. While you can still request your reports through the mail, AnnualCreditReport.com provides consumers secure internet connection to request and obtain a free credit report.*

*Please do not be fooled by other similar websites offering credit reports. These other sites are not the FREE site mandated by the FACT Act. Many of them will not only actually charge you for your FREE report but will attempt to sell you many other related services. I have nothing against the free enterprise systems and companies desire to make a profit, but why would you pay for a service that you can legally obtain free? To make it even easier for you we will shortly be posting a link to AnnualCreditReport.com on our website.*

*Once you have printed your credit reports, review them for errors, duplicates and erroneous information. You have the legal right to challenge errors and require the credit bureaus make the corrections. If you need more help with the challenge process please give me a call or send me an e-mail. We will be happy to help. Please remember we take the title "Your Home Loan Specialist for Life!" as a commitment not just a catch phrase.*

Thanks,

Harry Gribnitz

Your Home Loan Specialist for Life!

[www.WestMichiganMortgageHelp.com](http://www.WestMichiganMortgageHelp.com)

*PS: Thank you for continuing to refer friends, relatives or co-workers that might need our help to purchase or refinance their home. One of the most rewarding parts of our services is to help someone improve their credit history so that they can purchase their first home.*

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