

# HOW TO GET YOUR CREDIT REPORT

**Note: Information provided by the Community Alliance of Tenants is for general educational use only. It is not a substitute for the advice of an attorney.**

CAT recommends requesting a copy of your credit report from **each** of the three credit reporting agencies **every six months**. This is especially important if an old landlord has billed you or has threatened to bill you for damages after you have moved out. It is much easier to deal with errors on your credit report if they have been added recently.

You have the right to dispute mistakes on your credit report, and you also have the right to submit a statement (that will be included in the report) briefly explaining your side of the story for any negative charge listed.

To get a copy of your credit report, you can call or write to the following companies. Note that there is no fee if you are unemployed, a welfare recipient, a victim of fraud, or if you have been denied employment or credit in the last 60 days.

**Some studies have shown that up to 70% of all credit reports contain inaccuracies, so get a copy and check it carefully!**

## **Equifax**

PO Box 105496  
Atlanta, GA 30348  
Phone: 1-800-997-2493  
[www.equifax.com](http://www.equifax.com)  
Cost: \$8.50

## **TransUnion**

PO Box 1000  
Chester, PA 19022  
Phone: 1-800-888-4213  
[www.transunion.com](http://www.transunion.com)  
Cost: \$8.50

## **Experian**

PO Box 2002  
Allen, TX 75013-2104  
Phone: 1-888-397-3742  
[www.experian.com](http://www.experian.com)  
Cost: \$8.50

## **All Bureaus require the following information:**

- ◆ Full name, including middle initial and generation if applicable (Jr, Sr, III, etc)
- ◆ Current address and previous addresses with zip codes for the past 5 years
- ◆ Social Security #
- ◆ Telephone number
- ◆ Signature
- ◆ Date of birth
- ◆ If married, spouse's name
- ◆ If you have moved within the past six months, include a copy of driver's license or utility bill showing your current address.