



INFORMATION FOR CLIENTS OF TEXAS ATTORNEYS

The information included on this page is for educational and informational purposes only. Please consult an attorney regarding specific legal questions.

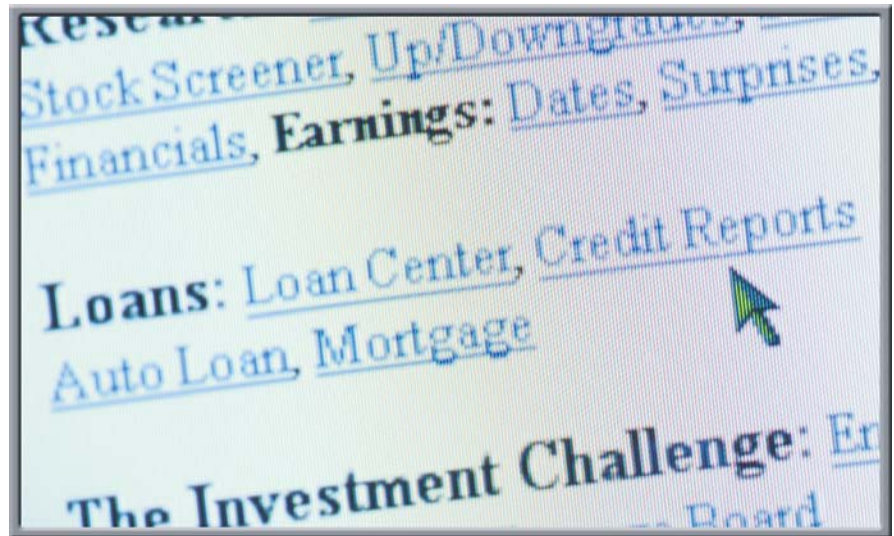
Your Access to Free Credit Reports

The Fair Credit Reporting Act (FCRA) requires each of the nationwide consumer reporting companies — Equifax, Experian, and TransUnion — to provide you with a free copy of your credit report, at your request, once every 12 months. The FCRA promotes the accuracy and privacy of information in the files of the nation’s consumer reporting companies.

A Warning About “Imposter” Web Sites

Only one website is authorized to fill orders for the free annual credit report you are entitled to under law — **annualcreditreport.com**. Other websites that claim to offer “free credit reports,” “free credit scores,” or “free credit monitoring” are not part of the legally mandated free annual credit report program. In some cases, the “free” product comes with strings attached. For example, some sites sign you up for a “free” service that converts to one you have to pay for after a trial period.

Annualcreditreport.com and the nationwide consumer reporting companies will not send you an email asking for your personal information. If you get an email, see a pop-up ad, or get a phone call from someone claiming to be from **annualcreditreport.com** or any of the three nationwide consumer reporting companies, do not reply or click on any link in the message. Forward any such email to the U.S. Federal Trade Commission at **spam@uce.gov**.



How do I order my free report?

The three nationwide consumer reporting companies have set up a central website (**annualcreditreport.com**), a toll-free number — (877)322-8228 — and a mailing address (Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281) through which you can order your free annual report. The mailing form is available from **ftc.gov/credit**. Do not contact the three nationwide consumer reporting companies individually.

Why do I want a copy of my credit report?

Your credit report has information that affects whether you can get a loan — and how much you will have to pay to borrow money. You want a copy of your credit report to make sure the information is accurate, complete, and up-to-date before you apply for a loan

for a major purchase like a house or car, buy insurance, or apply for a job. You also want a copy of your report to help guard against identity theft.

How long does it take to get my report after I order it?

If you request your report online, you should be able to access it immediately. If you order your report by phone, your report will be processed and mailed to you within 15 days. If you order your report by mail, your request will be processed and mailed to you within 15 days of receipt.

What if I find errors — either inaccuracies or incomplete information — in my credit report?

Under the FCRA, both the consumer reporting company and the information provider are responsible for correcting inaccurate or incomplete information in your report. To take full



advantage of your rights under this law, contact the consumer reporting company and the information provider. Tell the consumer reporting company, in writing, what information you think is inaccurate.

Consumer reporting companies must investigate the items in question — usually within 30 days — unless they consider your dispute frivolous. They also must forward all the relevant data you provide about the inaccuracy to the organization that provided the information. After the information provider receives notice of a dispute from the consumer reporting company, it must investigate, review the relevant information, and report the results back to the consumer reporting company. If the information provider finds the disputed information is inaccurate, it must notify all three nationwide consumer reporting companies so they can correct the information in your file.

When the investigation is complete, the consumer reporting company must give you the written results and a free copy of your report if the dispute results in a change. (This free report does not count as your annual free report under the Fair and Accurate Credit Transactions Act.) If an item is changed or deleted, the consumer reporting company cannot put the disputed information back in your file

unless the information provider verifies that it is accurate and complete. The consumer reporting company also must send you written notice that includes the name, address, and phone number of the information provider.

Tell the creditor or other information provider in writing that you dispute an item. Many providers specify an address for disputes. If the provider reports the item to a consumer reporting company, it must include a notice of your dispute. And if you are correct, the information provider may not report it again.

What can I do if the consumer reporting company or information provider won't correct the information I dispute?

If an investigation doesn't resolve your dispute with the consumer reporting company, you can ask that a statement of the dispute be included in your file and in future reports. You also can ask the consumer reporting company to provide your statement to anyone who received a copy of your report in the recent past. You can expect to pay a fee for this service.

If you tell the information provider that you dispute an item, a notice of your dispute must be included any time the information provider reports the item to a consumer reporting company.

Can anyone else get a copy of my credit report?

Creditors, insurers, employers, and other businesses that use the information in your report to evaluate your applications for credit, insurance, employment, or renting a home are among those that have a legal right to access your report. *

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DOCUMENT PREPARATION

(for attorneys only - applications, Section 8 & 15, Assignments, renewals.)

RESEARCH - (SEC - 10K's, ICC, FCC, COURT RECORDS, CONGRESS.)

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