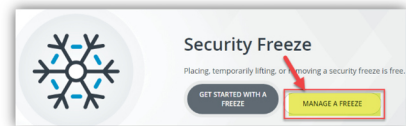


How to **UNFREEZE** Your Credit Report Online for the Mortgage Application Process

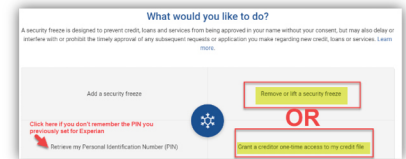
In our attempt to pull your credit report for your mortgage application, we've determined that one or more of your credit bureaus are currently frozen. We will need you to unfreeze your credit so we can obtain an accurate credit history and credit scores for you. We highly recommend unfreezing your credit until you close your mortgage loan to prevent any further delays in the processing of your loan application.

Below are instructions to help you unfreeze your bureau(s) online. Note that you will need your account login, password and, if applicable, your PIN for each credit bureau.

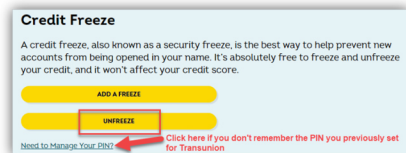
EQUIFAX – Go to <https://www.equifax.com/personal/credit-report-services/credit-freeze/> Click on "Manage a Freeze" and follow instructions to unfreeze your Equifax report.



EXPERIAN – Go to <https://www.experian.com/freeze/center.html> Click on the applicable option and follow instructions to unfreeze your Experian report. Note the option to retrieve your PIN if you've forgotten it.



TRANSUNION – Go to <https://www.transunion.com/credit-freeze> Click on "Unfreeze" and follow instructions to unfreeze your TransUnion report. Note the option to retrieve your PIN if you've forgotten it.



Have questions? Contact me today!



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