

Free Credit Report

Atlanta mortgages, like any other, depend on your credit report and beacon score. The good news is, there are lenders for every type of credit here in Atlanta and you are entitled to a free credit report every year in the state of Georgia. Use our guide today, and take the first step towards purchasing your new house.

Free Credit Report GuideThe 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. A credit score may also be purchased separately and is a number between 300 and 850 that evaluates your risk as a borrower. Despite what you may read on many websites, the best way to receive your credit report is the call each agency directly and request that one be mailed to you.

Call each of the 3 credit reporting agencies to receive a mailed credit report by next week.

- Equifax- 800-685-1111 and you may pay for instant online access here *
- Experian - 866-200-6020
- Transunion- 800-888-4213

* Even if you pay online, still be sure and call to have the mailed copy. Credits specialists will require it.