



## **The Mortgage Authority**

### **Where are all these Call Coming From? One Solicitor After another!** ***Opt-Out of Credit Bureaus Selling Your Personal Information***

Did you ever wonder why soon after you apply for a mortgage or consumer credit you begin to receive unsolicited inquiries for pre-approved credit cards or other related offers? It's because the three major credit bureaus have sold your information to third-party marketing companies. The good news is that you can stop this potentially dangerous exchange of your personal information by using a simple opt-out feature.

MSource Financial Group and the Michigan Mortgage Brokers Association (MMBA) suggests you contact the three major credit bureaus to opt-out so that your name, address and personal information is not compromised. You can make just one call to (888) 567-8688 or log onto [www.optoutprescreen.com](http://www.optoutprescreen.com). Consumers can also contact each credit bureau individually:

- Consumer Opt-Out, Experian, 701 Experian Pkway, Allen, TX 75013
- Options, Equifax, Inc, P.O. Box 740123, Atlanta, GA 30374-0123
- Name Removal Option, Trans Union Corp., P.O. Box 97328, Jackson, MS 39288-7328

### **When opting-out, consumers have three options:**

- A five-year Opt-Out (stops them from selling your name for five years)
- A permanent Opt-Out (permanently stops them from selling your name)
- An Opt-In (tells them it's okay to sell your name)

For more information on what you can do to protect your credit call us or go to our web site at [www.msourcefgi.com](http://www.msourcefgi.com)