

REDUCE UNSOLICITED CREDIT OFFERS!



Credit issuers regularly purchase names and information which fit their target market from the three major credit bureaus Equifax, TransUnion and Experian. They then mail credit offers to potential customers. Opting out removes your name and address from the mailing lists of these three credit bureaus, therefore they can't supply your information to their clientele.

If you decide that you don't want to receive prescreened offers of credit, you have two choices: You can opt out of receiving them for five years or opt out of receiving them permanently.

- To opt out for five years: Call toll-free 1-888-5-OPT-OUT (1-888-567-8688) or visit www.optoutprescreen.com. The phone number and website are operated by the major consumer reporting companies.
- To opt out permanently: Begin the permanent Opt-Out process online at www.optoutprescreen.com. To complete your request, you must return the signed Permanent Opt-Out Election form, which will be provided after you initiate your online request.

When you call or visit the website, you'll be asked to provide certain personal information, including your home telephone number, name, social security number and date of birth. The information you provide is confidential and will be used only to process your request to opt out.

CAN PRESCREENING HURT MY CREDIT REPORT OR CREDIT SCORE?

- No. There will be "inquiries" on your credit report showing which companies obtained your information for prescreening, but those inquiries will not have a negative effect on your credit report or credit score.

WHAT IF I OPT OUT AND THEN CHANGE MY MIND?

- You can use the same toll-free telephone number or website to opt back in.

CONTACT US FOR MORTGAGE UPDATES!



KERRY DAY | Senior Mortgage Advisor | NMLS 208034

D: 206.660.0367 | kerry@dayteamlending.com

CALEB JANOWSKI | Mortgage Advisor | NMLS 1768191

O: 425.949.1075 | C: 206.914.5565 | caleb@dayteamlending.com

www.DayTeamLending.com

Cornerstone Home Lending, Inc. | 12900 NE 180th Street, Suite 140 | Bothell, Washington 98011 | WA CL-142835 (Branch NMLS 142835) | 300 High School Road NE., Unit 100 Bainbridge Island, Washington 98110 | WA CL-2003332 (Branch NMLS 2003332) | CARMLA 813H209. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act. Licensed under the Oregon Consumer Finance Act. AZ BK #0908763. Company NMLS 2258. Not a commitment to lend. Borrower must meet qualification criteria. Equal Housing Opportunity. SOURCE: Kroll Factual Data, John Thomas, Senior Strategic Account Executive. Source deemed reliable but not guaranteed.