



*Selling Your Home*  
*By Jane Brothers Ludwig*

**FREE CREDIT REPORTS AVAILABLE ONCE A YEAR**

If you are considering buying a new home, or just want to know where your finances stand, you can get a free credit report. An amendment to the federal Fair Credit Reporting Act requires that each of the nationwide consumer reporting companies-Equifax, Experian, and TransUnion- to provide you with a free credit report, at your request, once every 12 months.



Only one online source is authorized to give these free reports. That is [annualcreditreport.com](http://annualcreditreport.com). Beware of other sites that may look and sound similar. The Federal Trade Commission (FTC) advises consumers who order a report to correctly spell [annualcreditreport.com](http://annualcreditreport.com) or link to it from the FTC's website. This will avoid being misdirected to other websites that offer supposedly free reports, but only with the purchase of other products.

Individuals who do not have Internet access can call 1-877-322-8228. Reports will be mailed in about 15 days. Due to scams and identification fraud, do not respond to any offers on the phone for free credit reports. Even if you believe that your credit rating is high, it does not hurt to check on its accuracy once a year.

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