

The Debt Manipulator 3.0



QUICK-START GUIDE

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Using AnnualCreditReport.com

Not sure which debts you owe? Perhaps you want to check and make sure no one has opened up credit lines under your name or stolen your identity?

In under 20 minutes, you can get a pretty good (and free!) snapshot of which debts you owe and to whom.

Through AnnualCreditReport.com, you are legally able to order your credit reports from the three largest credit reporting bureaus (TransUnion, Equifax, and Experian) every 12 months.

These reports will not include your credit score, nor will they include the interest rate you are paying. However, they will include a way to contact the creditor to request this information, and may even include your minimum payment due.

Other reasons why would you want to do this? There are several.

For one, information on this report is used by FICO to compute your credit score. So you want to make sure the information is correct!

Another reason is you want to monitor the accounts under your name. What if your identity was stolen and you didn't even know it?

And finally, this can be a convenient way to figure out what debts you owe to whom, as most of them will show up on your credit report. While most major lenders and creditors report your loans and payments to at least one of the credit reporting agencies, there is no legal requirement to do so.

Therefore, it is possible to owe a debt that does not appear on any of your credit reports (especially debts from places like medical providers, payday loan companies, smaller credit companies, and biz debt that is in the business' name--though if you have defaulted, it will likely show up on your personal report).

Deciding How Many Reports To Order

Since you can only order your credit reports for free once a year, in order to effectively monitor your identity/credit, you should stagger when you order a report (most, but not all, of the information will be the same on each report).

However, for the purposes of figuring out what you owe to whom, you might want to order them all in one fell swoop to begin with.

Let's Get Started:

In order to access each of your three reports, you'll need to input some information into AnnualCreditReport.com.

- Go to AnnualCreditReport.com.
- Click the “Request yours now!” button in the top header.

The screenshot shows the homepage of AnnualCreditReport.com. At the top, the logo reads "AnnualCreditReport.com" with the tagline "The only source for your free credit reports. Authorized by Federal law." Below the logo is a navigation bar with links: Home, All about credit reports, Request yours now!, What to look for, Protect your identity, Frequently asked questions, and Contact us. The main content area features a blue banner with the text "Spot identity theft early. Review your credit reports." and a sub-headline: "Suspicious activity or accounts you don't recognize can be signs of identity theft. Review your credit reports to catch problems early." A button labeled "Learn more about Identity Theft" is positioned below the text. To the right of the text is an image of a hand in a black glove pointing at a credit report. Below the banner is a horizontal menu with options: PAUSE, SPOT IDENTITY THEFT (highlighted), GOOD CREDIT, DON'T BE FOOLED, MORE THAN A SCORE, and NOT LIKE THE OTHERS. At the bottom, there are three columns of text: "Your credit reports matter." with a bullet point about mortgage rates and credit approvals; "FREE Credit Reports. Federal law allows you to:" with a bullet point about getting a free copy every 12 months; and "BROUGHT TO YOU BY" followed by the Equifax logo.

- Scroll down and click the red "Request your credit reports" button.

1 Fill out a form

Fill out one form to request one, two, or three reports

2 Pick the reports you want

Request your credit reports from Equifax, Experian or TransUnion.

3 Request and Review your reports online

Before you get your credit reports, you will answer a few more questions. These questions are meant to be hard. You may even need your records to answer them. They are used to ensure that nobody but you can get your credit information.

If you can, print your credit reports so you can look at them later.

Your free annual credit report does not include credit scores

Monitoring your credit reports regularly is an important part of being in control of your finances. Learn more about why monitoring matters, identity theft and ways to improve your credit score on AnnualCreditReport.com

[Reviewing your credit report](#)

[What to look for](#)

[Request your credit reports](#)

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Secure Transaction: For your protection, this website is secured with the highest level of SSL Certificate encryption.



> Fill out the form.

Legal Name

* First

Middle initial

* Last

Suffix

* Birthday

* Social Security Number

Current U.S. Address

* Address

Address

* City

* State

* Zip -

* Have you lived at this address for 2 years or more? Yes No

Previous U.S. Address

* Address

This site provides credit information only for U.S. credit files.
To request your report, you must list U.S. addresses in the address section of this form. If you give your foreign address, the credit reporting companies will not be able to find your information.

➤ Request the reports you wish to receive and click “Next”:



Request 1, 2, or 3 reports

 TransUnion.

 EQUIFAX

 Experian

COMMON QUESTION:

Should you order all three reports now or spread them out over time?

The answer depends on you. If you are thinking about buying something big soon - a new car or even a home - you may want to get all of your credit reports now. That way you can correct any mistakes on all of them right away.

If you are not planning a big purchase, requesting them over time might be a better choice. When you spread them out, watch for expected changes or suspicious activity throughout the year.

Whichever strategy you choose, mark your calendar so you know when you can request your next free credit report.

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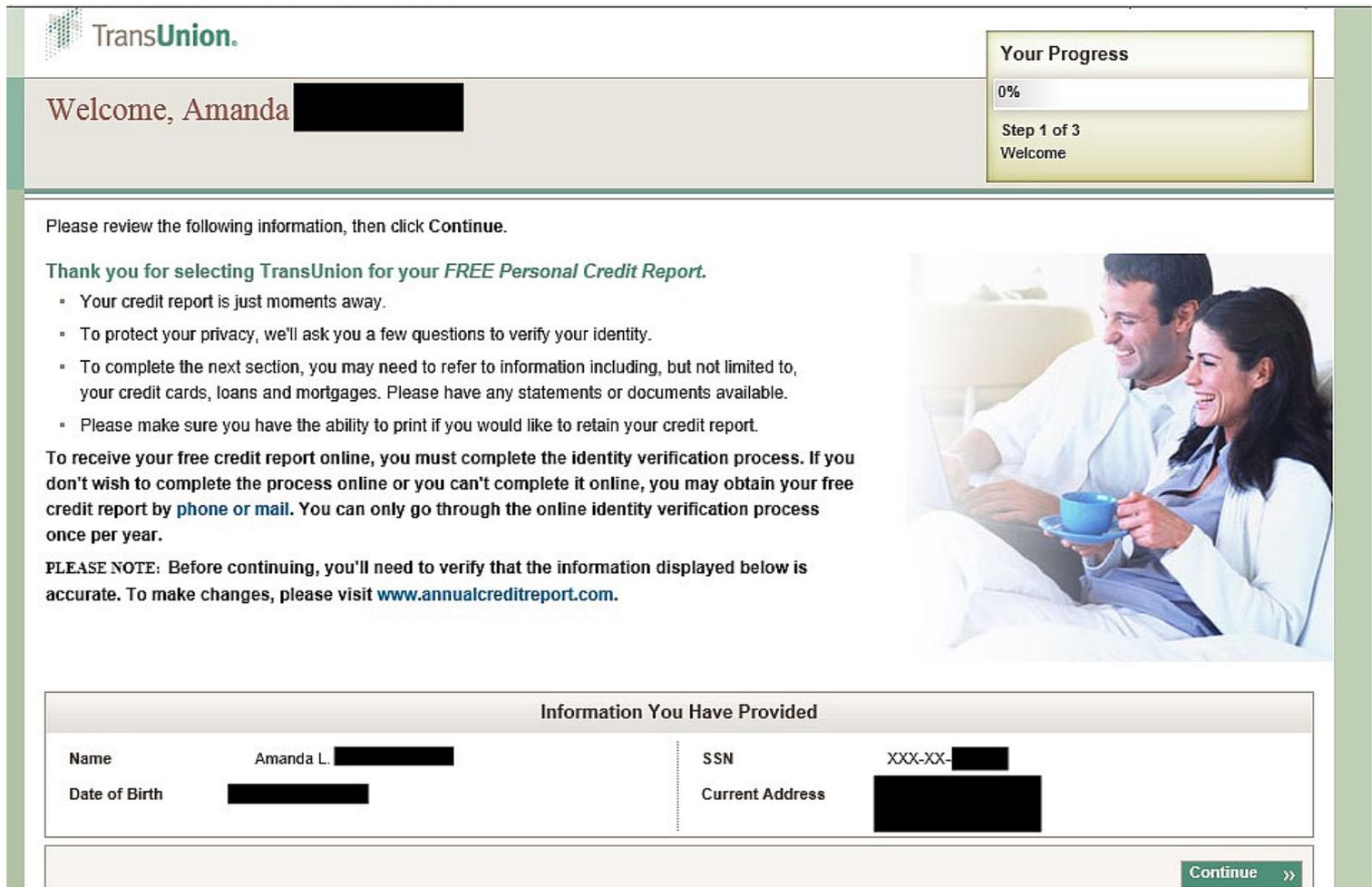


You will now be taken through a series of screens for each of the reports you have chosen to receive (I chose to receive all three).

Note: the order of your screens may be different from what I was shown. Use the Table of Contents to get the right page number for where you are. Add a little bit of body text

Accessing Your Credit Report: TransUnion

Here is what the TransUnion screen looks like:



The screenshot shows the TransUnion website interface. At the top left is the TransUnion logo. Below it, a welcome message reads "Welcome, Amanda [redacted]". In the top right corner, a "Your Progress" box shows a progress bar at 0%, indicating "Step 1 of 3: Welcome". The main content area contains instructions to review information and click "Continue". It includes a thank-you message for selecting TransUnion for a free personal credit report, followed by a list of four bullet points: 1) The credit report is just moments away. 2) To protect privacy, identity verification questions will be asked. 3) The next section may require information from credit cards, loans, and mortgages. 4) Users should ensure they can print the report. Below this is a note about the online identity verification process and a "PLEASE NOTE" section about verifying information and visiting www.annualcreditreport.com. To the right of the text is an image of a smiling couple sitting on a bed, looking at a laptop. At the bottom, a table titled "Information You Have Provided" displays the user's name (Amanda L. [redacted]), date of birth ([redacted]), SSN (XXX-XX-[redacted]), and current address ([redacted]). A "Continue >>" button is located at the bottom right of the form.

TransUnion.

Welcome, Amanda [redacted]

Your Progress

0%

Step 1 of 3
Welcome

Please review the following information, then click **Continue**.

Thank you for selecting TransUnion for your *FREE Personal Credit Report*.

- Your credit report is just moments away.
- To protect your privacy, we'll ask you a few questions to verify your identity.
- To complete the next section, you may need to refer to information including, but not limited to, your credit cards, loans and mortgages. Please have any statements or documents available.
- Please make sure you have the ability to print if you would like to retain your credit report.

To receive your free credit report online, you must complete the identity verification process. If you don't wish to complete the process online or you can't complete it online, you may obtain your free credit report by **phone or mail**. You can only go through the online identity verification process once per year.

PLEASE NOTE: Before continuing, you'll need to verify that the information displayed below is accurate. To make changes, please visit www.annualcreditreport.com.

Information You Have Provided

Name	Amanda L. [redacted]	SSN	XXX-XX-[redacted]
Date of Birth	[redacted]	Current Address	[redacted]

Continue >>

- In order to get your TransUnion report, you must complete the identity verification process (this will include multiple choice questions from your credit report). You can also do this by phone or mail if you are uncomfortable with doing this over the computer.

The questions I received were:

- Identifying one of my previous phone numbers
- Identifying the county I lived in in 2006
- Identifying the original loan amount (range) on our most recent mortgage

I passed (hurrah!), so the next screen actually shows me the credit report. On this screen you can also “Display a printer-friendly version”, and click a button to “Initiate a Dispute” should you find something incorrect on your report.

Note: there was also a link to click to get my credit score. This is not something that I want, as not only would I need to pay for it but it has nothing to do with finding my debts.

1 Fill out a form

2 Pick the reports you want

3 Review your reports online

4 Get your next report or finish

Repeat these steps for each credit report

Have questions? → Contact us

Welcome, Amanda [REDACTED] Help

TransUnion.

Your Credit Report

Credit Report Score

» Your Rights

Initiate a Dispute »

Personal Credit Report

AMANDA L. [REDACTED]
Source: TransUnion

October 28, 2013

» I Want My Credit Score*

TransUnion.

Display a printer friendly version

We recommend that you print this page. Closing this window will eject you from the free credit report request process and you will be unable to return for a year.

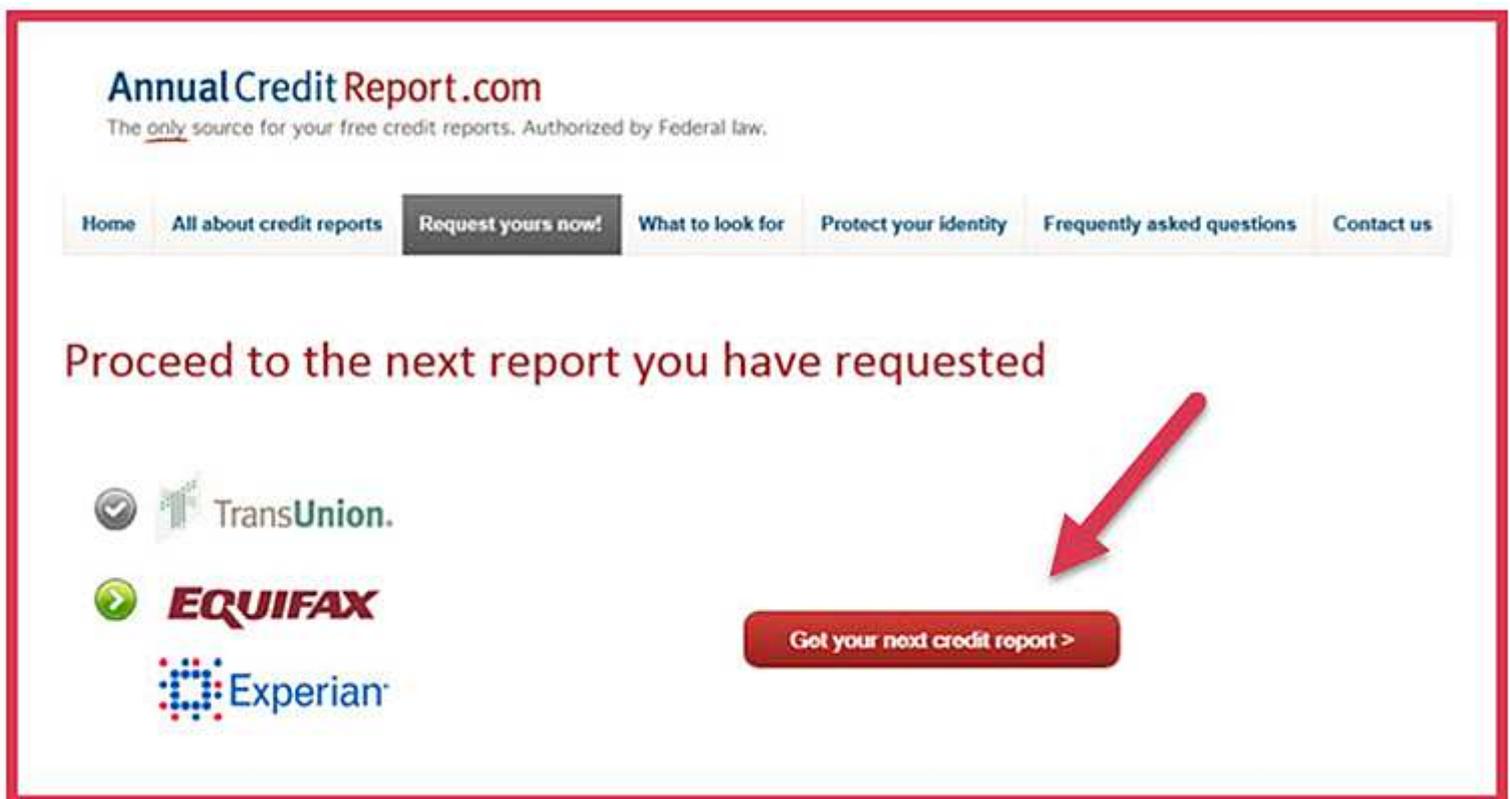
* For your convenience we will use the data you supplied to us in the order process.

Found an inaccuracy? Click to learn about correcting

https://annualcreditreport.transunion.com/returnToACR?cb=FA

There is a warning: “We recommend that you print this page. Closing this window will eject you from the free credit report request process and you will be unable to return for a year.” So printing or saving this document is very important.

- When you are finished printing or saving your report, click on the tab at the top, “Get your next report or finish.”
- Click “Yes, I want to return to AnnualCreditReport.com now” to work on your next free credit report.
- Click on “Get your next credit report”.



Accessing Your Credit Report: Equifax

- On the Equifax screen, click “Click to Continue” after verifying that the correct last four digits of your SSN are on display.



Your Annual Equifax Credit Report

Get Started >> **Verify** >> **View Report** ✓

Your Free Equifax Credit Report in 3 Easy Steps

The security of your personal data is very important to us. To protect your personal credit data, we will need your last four digits of your Social Security Number to validate your request.

Enter your last four digits of your SSN:

Click to Continue >>

PLEASE NOTE: After selecting the button above, DO NOT SELECT THE "STOP, BACK, REFRESH, OR RELOAD" buttons in your internet browser. Any of these actions could result in the termination of your request.

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- Next you will be asked a series of verification questions just like on the TransUnion website.

The questions I received were (with multiple choice answers):

- Your credit file indicates you may have a mortgage loan, opened in or around April 2012. Who is the credit provider for this account?
- What is your total scheduled monthly payment for the above-referenced mortgage?
- Your credit file indicates you may have an auto loan/lease, opened in or around July 2008. Who is the credit provider for this account?
- Your credit file indicates you may have had a student loan, closed on or around October 2010. Who was the credit provider for this account?

I answered one question incorrectly, and so this is the screen I got:

Please Note

Online Delivery Unavailable - Mail in Request

We're sorry, for your protection we are unable to deliver your Equifax Free Annual Credit Report online.

Request by Mail

To request your Free Equifax Credit Report by mail, please fill out the [attached form](#) (PDF file), along with the documents described below, and mail them to:

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

Please include with the attached form a copy of one item in EACH of the categories below in order to enable us to verify your identification and address. The item you submit from the "Identity" category MUST contain your Social Security Number and the item you submit from the "Address" category MUST contain your current home mailing address.

Identity

Social Security card
Pay stub with Social Security Number
W2 form

Address

Driver's license
Rental or lease agreement/house deed

Because I answered something incorrectly, if I want to get my credit report from Equifax, then I will need to send an official request by mail.

- Moving on, I scrolled down on this page and clicked the button, “return to annualcreditreport.com”.
- Next up, I clicked on “Get your next credit report”.

Annual Credit Report.com

The only source for your free credit reports. Authorized by Federal law.



Proceed to the next report you have requested



Get your next credit report >

Accessing Your Credit Report: Experian

- On the Experian screen I filled in the last four digits of my SSN and clicked “Submit”.



Experian™
A world of insight

Personal Credit Report

We care about the security of your data. Please enter the last four digits of your Social Security number to validate your request.

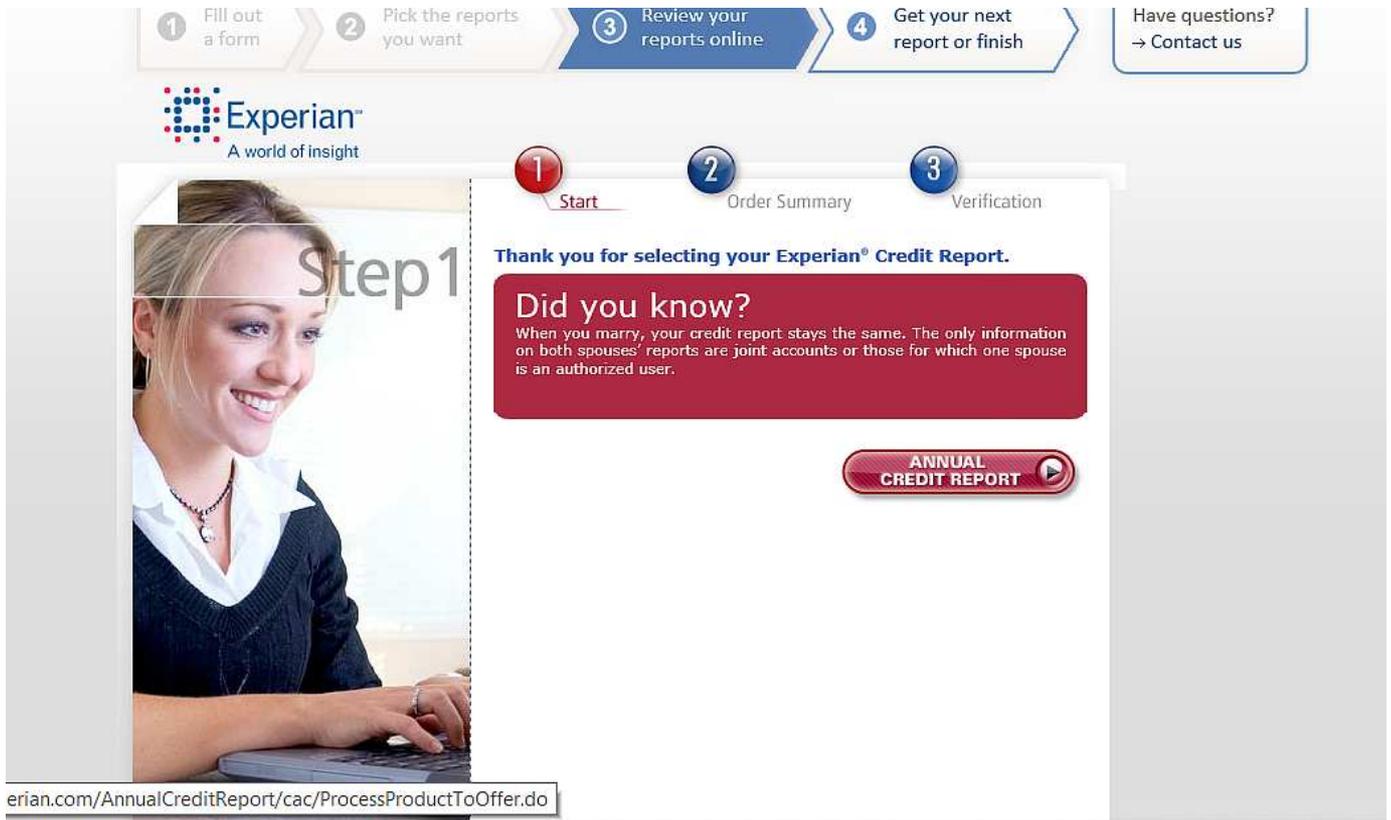
Last four digits of Social Security Number:

After selecting the "SUBMIT" button, do not select the "STOP," "BACK," "REFRESH," or "RELOAD" buttons on your browser. Any of these actions could result in the termination of your request.

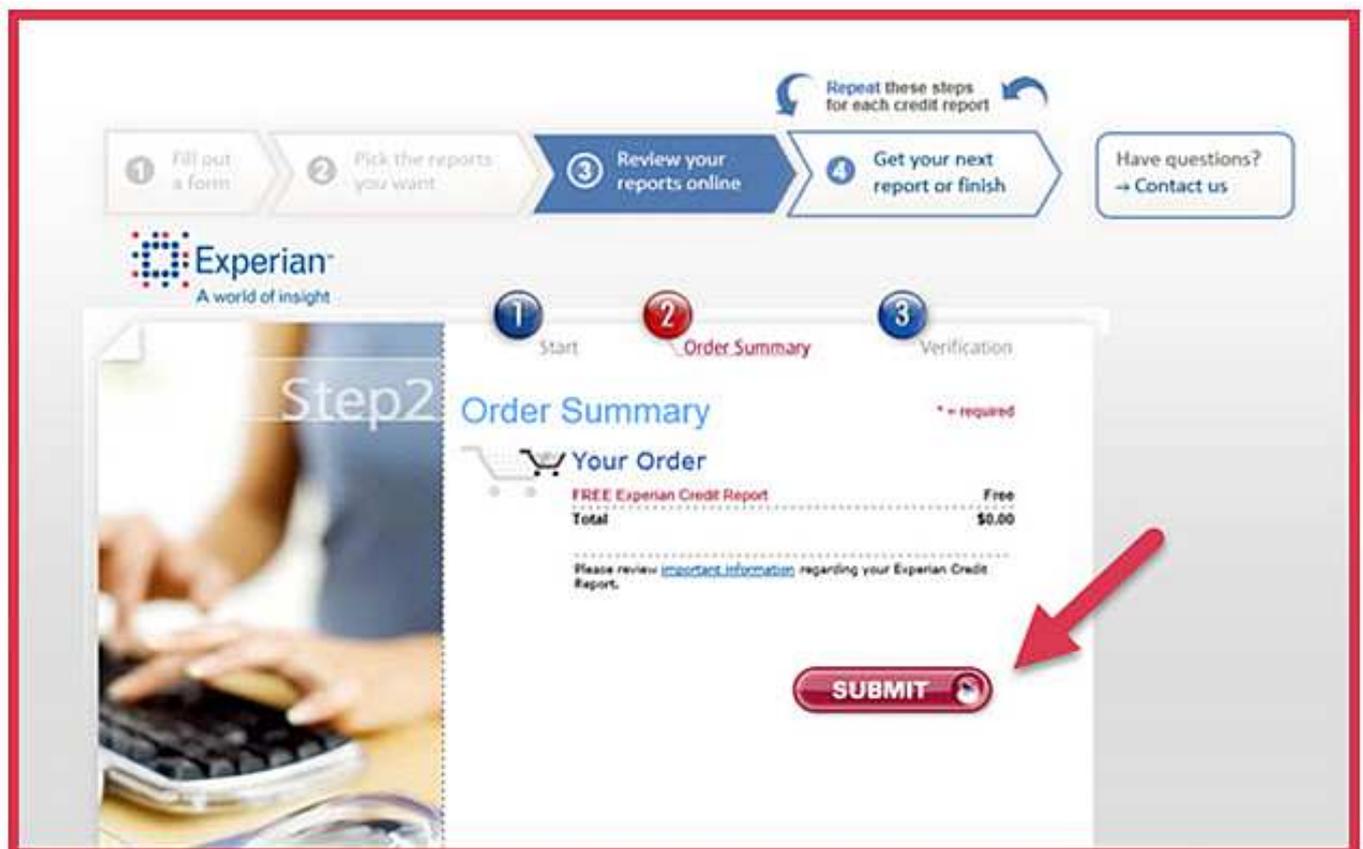
SUBMIT

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- On the next screen, I clicked, “Annual Credit Report”.



Here is the order summary page:



➤ I clicked, "Submit".

The next screen took me through a series of verification questions, just like the previous two credit bureau websites.

The questions I received were (all multiple choice):

- Please select the city that you have previously resided in.
- Which of the following is a license plate number that is associated with an automobile registered in your name? If there is not a matched license plate, please select 'NONE OF THE ABOVE'.
- According to our records, you currently own/lease, or have owned/leased within the past year, one of the following vehicles. Please select the vehicle that you purchased or leased prior to August 2013 from the following choices.
- According to your credit profile, you may have opened a mortgage loan in or around April 2012. Please select the lender to whom you currently make your mortgage payments. If you do not have a mortgage, select 'NONE OF THE ABOVE/DOES NOT APPLY'.

After answering these questions correctly (hurrah, again!), here is the screen I saw:

1 Fill out a form

2 Pick the reports you want

3 Review your reports online

4 Get your next report or finish

Have questions?
→ Contact us



Logout | Report Summary | Potentially Negative Items | Accounts in Good Standing | Requests for Your Credit History | Personal Information | Your Personal Statement | Get Credit Monitor | Get Credit Score

Report Summary

FREE Experian Credit Report Free

Total \$0.00

Important Note: Print this page or write down your report number and date for future access. To return to your report in the near future, log on to www.experian.com/consumer and select "View your report again" or "Dispute" and then enter your report number.

Experian credit report prepared for
AMANDA [REDACTED]
Your report number is
[REDACTED]
Report date: **October 28, 2013**

Credit Report Toolkit:
[Print your report](#)
[Credit Education](#)
[Know your rights](#)
[Credit Fraud Center](#)

- There are 0 [potentially negative](#) items in your report. What if I want to [dispute an item](#) in my report?
- You have 22 [accounts in good standing](#) in your report.
- Check the recent requests for your credit history

Are you at risk for **IDENTITY THEFT?**
High-Risk
Help reduce your risk with **ProtectMyID™** from Experian®
[Get Protected](#) with enrollment in PMID
Experian

Add Triple AlertSM Credit Monitoring

From this screen I can print my report, look at my report, and also dispute an item if need be.

➤ When finished, click the tab at the top labeled, "Get your next report or finish".

This is the last screen I saw:

You have visited all your selected credit reporting companies.

If you would like to request a credit report from one of the credit reporting companies you did not initially select, please [click here](#) to begin a new session. Thank you for using AnnualCreditReport.com.



Tran



EQU



Ex

Congratulations!

You've taken an important step toward being in control of your credit history. Reviewing your credit reports regularly also helps protect you from identity theft.

What's next?

Mark your calendar, so you remember to get your credit reports again next time you are eligible

[Learn more about credit reports and credit scores](#) on AnnualCreditReport.com