

WHEN TO ADD A SECURITY FREEZE

--> If you have a public record (bankruptcy, judgment, lien) you are to add a security freeze to the 3rd party reporting agencies (LexisNexis, CREDCO, etc...). In order to find out what 3rd party reporting agency you need to freeze, you must **PRINT & REVIEW** the "Credit Inquiries" section of your credit report (preferably from CreditCheckTotal.com) and look for "reporting agencies" under that inquiry name. Once you have located all the reporting agencies, there's a document in the files section that explains how to add security freezes to the 3rd party reporting agencies (LexisNexis, ARS, SAGE, Innovis, etc...)

--> If you do not have any public records, you may not have to add a security freeze to the 3rd party reporting agencies.

Security freezes are to be placed on the 3rd party reporting agencies & not the credit bureaus. The 3rd party reporting agencies are the ones that report your information to the credit bureaus which includes all public records, (that's how the credit bureaus get their source of information).

In order to try to successfully remove any public record from your credit report, you must add the security freeze on your consumer file with the 3rd party reporting agencies. When you mail in that 609 letter and/or Equifax Public Record Removal Letter to the credit bureaus, 9 times out of 10 it will be removed because the credit bureau is unable to verify the public record because your consumer file is blocked (no information can be released).