

Student Loan Consolidation :: Loan Location Using Your Free Credit Report

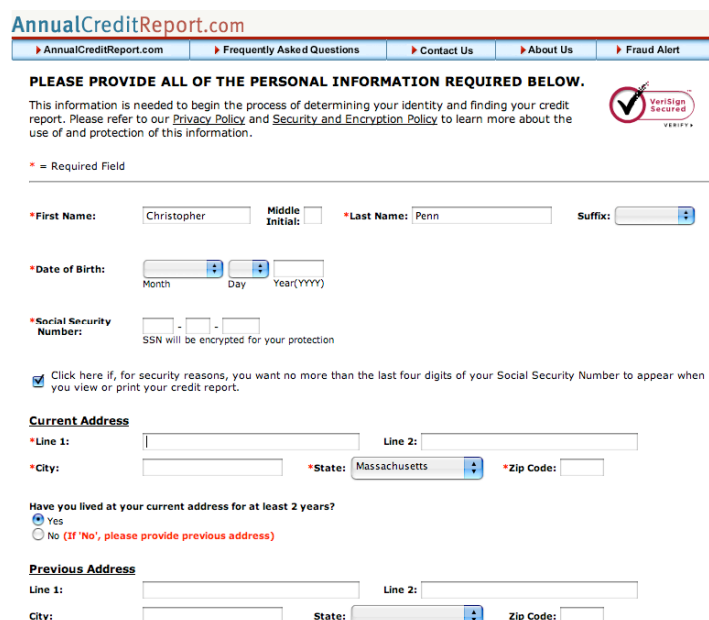
As a result of recent changes at the Department of Education, you'll need to provide your student loan information with your consolidation application. This short guide will walk you through the process of obtaining a free credit report from one of the three major credit bureaus for your student loan consolidation application. As a side benefit, you'll also have an up to date copy of your credit report, which you should check 3 times per year. At any point in this process, give us a **call toll-free at (877) 328-1565** with questions.

Before you begin, make sure you apply for a student loan consolidation application from the Student Loan Network at <http://www.studentloanconsolidator.com/apply/>

1. Start by visiting: <http://www.ANNUALCREDITREPORT.com> - and be careful, there are a LOT of scam sites out there. Choose your state and request report.



3. Complete the contact information form. Note that this information is **not shared** with the Student Loan Network, nor is any other part of your credit report.




The screenshot shows the contact information form on AnnualCreditReport.com. At the top, there is a navigation bar with links for 'AnnualCreditReport.com', 'Frequently Asked Questions', 'Contact Us', 'About Us', and 'Fraud Alert'. Below this is a heading: 'PLEASE PROVIDE ALL OF THE PERSONAL INFORMATION REQUIRED BELOW.' A small icon with a checkmark and the text 'Verified Secure' is visible. Below the heading, there is a legend: '* = Required Field'. The form fields are:

- *First Name: Christopher
- Middle Initial: [empty]
- *Last Name: Penn
- Suffix: [empty]
- *Date of Birth: Month [empty], Day [empty], Year(YYYY) [empty]
- *Social Security Number: [empty] - [empty] - [empty]. Note: SSN will be encrypted for your protection.
- Click here if, for security reasons, you want no more than the last four digits of your Social Security Number to appear when you view or print your credit report. [checked]
- Current Address:
 - *Line 1: [empty]
 - Line 2: [empty]
 - *City: [empty]
 - *State: Massachusetts
 - *Zip Code: [empty]
- Have you lived at your current address for at least 2 years?
 - Yes [selected]
 - No (If 'No', please provide previous address)
- Previous Address:
 - Line 1: [empty]
 - Line 2: [empty]
 - City: [empty]
 - State: [empty]
 - Zip Code: [empty]

Questions? Need help? Call the Student Loan Network toll-free at (877) 328-1565!

4. At the bottom of the form, enter the security code provided.

For added security please type in the characters you see in the picture on the left, in the box below.



*Enter Characters:
7819996

Learn more about this [security feature](#).

CONTINUE

5. Choose one of three providers. We recommend choosing only one at a time - if you choose all three, you will have to wait a year until you can get another set of free credit reports. By choosing only one, you can get a copy of your credit report, submit corrections for any errors to the credit bureaus, and check again with a different provider in a few months. If there are no errors, we still recommend choosing only one, and getting a free credit report every 4 months to ensure you're not a victim of identity theft.

AnnualCreditReport.com

AnnualCreditReport.com | Frequently Asked Questions | Contact Us | About Us | Fraud Alert

Please select one or more of the following nationwide consumer credit reporting companies to request your free credit report.

EQUIFAX

TransUnion

experian

Click Next to continue **NEXT**

Click Cancel to return to AnnualCreditReport.com Home Page **CANCEL**

6. You'll be forwarded to the individual provider's web site.

AnnualCreditReport.com | Return to AnnualCreditReport.com | Frequently Asked Questions | Contact AnnualCreditReport.com

TransUnion your order | help

1 enter your information 2 confirm your identity 3 view your report

Welcome, Christopher Penn

Thank you for selecting TransUnion for your **FREE** personal credit report.

- Your credit report is just moments away.
- To provide your credit report online, we need you to create a password in the next step.
- To protect your privacy, we'll also ask you a few questions about your credit report.

Ready? Let's get started! **CONTINUE**

Information you've already provided

Name: Christopher Penn
Date of Birth: [REDACTED]
SSN: [REDACTED]
Current Address: [REDACTED]

Tips on navigating through your order

Here is an example of the progress bar that will help you identify where you are in the order process.

1 enter your information 2 confirm your identity 3 view your report

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7. You'll need to set up an account on the provider's web site.

The screenshot shows the TransUnion website's account creation process. At the top, there are navigation links: AnnualCreditReport.com, Return to AnnualCreditReport.com, Frequently Asked Questions, and Contact AnnualCreditReport.com. The TransUnion logo is on the left, and 'your order | help' is on the right. A progress bar indicates three steps: 1 enter your information, 2 confirm your identity, and 3 view your report. The main heading is 'Your free Personal Credit Report is moments away!' with a link to login for existing customers. The 'Create an Account' section includes fields for Username (8 or more characters, no spaces), Password (8 or more characters, no spaces), and Confirm Password. There is a 'Choose a Secret Question*' dropdown menu with 'What was the make and model of your first car?' selected, and a 'Your Secret Answer*' text box with 'Honda Civic' entered. A checkbox is checked for 'Do not display my entire social security number on my disclosure.' A 'Why?' box lists benefits: 'Have access to your report for 30 days.', 'Eliminates hassles when you return next year.', and 'Improves security.' Below this is a 'Service Agreement' section with an 'Introduction' text box. At the bottom are 'CANCEL' and 'ACCEPT' buttons.

8. Chances are, the provider will offer you stuff, from credit report monitoring to newsletters. If you don't want any of these services (some of which may cost money) just click No Thanks.

The screenshot shows a pop-up offer from TransUnion. At the top, there are navigation links: AnnualCreditReport.com, Return to AnnualCreditReport.com, Frequently Asked Questions, and Contact AnnualCreditReport.com. The TransUnion logo is on the left, and 'your order | your account | help | logout' is on the right. A progress bar indicates three steps: 1 enter your information, 2 confirm your identity, and 3 view your report. The main heading is 'Would you like to be notified when you're eligible for your next free report & receive our free TrueCredit e-newsletter?' with the TrueCredit logo. Below this is a text box with the instruction 'If so, please provide your email address below and click "YES."' and a paragraph explaining the benefits of the newsletter. A privacy statement follows: 'We respect your privacy and we will never sell your email address, ever.' There is an input field for 'Your email address:'. At the bottom are 'NO THANKS' and 'YES, PLEASE KEEP ME INFORMED' buttons.

The screenshot shows a pop-up offer from TransUnion. At the top, there are navigation links: AnnualCreditReport.com, Return to AnnualCreditReport.com, Frequently Asked Questions, and Contact AnnualCreditReport.com. The TransUnion logo is on the left, and 'your order | your account | help | logout' is on the right. A progress bar indicates three steps: 1 enter your information, 2 confirm your identity, and 3 view your report. The main heading is 'In addition to your free credit report, see your credit score for just \$7.95'. Below this is a section titled 'Your credit score is an essential part of your finances.' featuring a 'VantageScore' graphic and a list of benefits: 'Featuring VantageScore, the score developed and used by the national credit bureaus. Add on your score and you'll: -> See where you stand compared to the rest of the nation' and '-> Get personalized tips for making your score higher'. There is a 'You & your score' graphic with a score of 601 and a 'Are you here? Or here?' graphic. A note states: 'Note: Our Credit Score may not use the same credit scoring model used by a lender when making a lending decision.' Below this is a section titled 'This is your chance to see where you stand. Find out your TransUnion credit score and receive custom tips for boosting it. Just \$7.95 when you select this option today.' At the bottom is a 'Service Agreement' section with a text box. At the bottom are 'NO THANKS, JUST MY REPORT' and 'YES, SHOW ME MY CREDIT SCORE' buttons.

9. You'll be asked to verify your identity with 2 - 4 pieces of information that only you should know, such as previous addresses, old accounts, and employer histories.

AnnualCreditReport.com | Return to AnnualCreditReport.com | Frequently Asked Questions | Contact AnnualCreditReport.com

TransUnion. your order | your account | help | logout

1 enter your information 2 confirm your identity 3 view your report

We need to ensure you are really Christopher.
We protect your privacy by ensuring that your personal credit report can only be viewed by YOU.

Here's how it works:

- We confirm your identity through a series of questions based on the information in your personal credit report
- Your answers are compared to the information in your personal credit report
- You will have access to your online Personal Credit Report when enough correct information has been confirmed

Answer a combination of the following—

Installation Account Numbers? auto loans, student loans, mortgages, etc.	<input type="button" value="I HAVE THIS"/>
Revolving Account Numbers? credit cards, gas cards, etc.	<input type="button" value="I HAVE THIS"/>
Personal Address History? your address based on specific street names.	<input type="button" value="I HAVE THIS"/>
Employer History? past and present employer's names.	<input type="button" value="I HAVE THIS"/>
Year of Birth	<input type="button" value="confirmed"/>

FAQ

- [What's an installment account?](#)
- [What's a revolving account?](#)
- [What if I need to leave the site to look up more information?](#)
- Having trouble?
- If you don't have the information you need to answer any more questions, you can always [logout](#), and return to the site when you're ready.

10. As you verify each piece of information, you'll be updated on your progress.

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 **Your last answer was correct. To confirm your identity, more information is still needed.**

Answer a combination of the following—

Installation Account Numbers? auto loans, student loans, mortgages, etc.	<input type="button" value="I HAVE THIS"/>
Revolving Account Numbers? credit cards, gas cards, etc.	<input type="button" value="I HAVE THIS"/>
Personal Address History? your address based on specific street names.	<input type="button" value="I HAVE THIS"/>
Employer History? past and present employer's names.	<input type="button" value="confirmed"/>
Year of Birth	<input type="button" value="confirmed"/>

FAQ

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11. Confirm that you're not going to pay any money.

AnnualCreditReport.com | Return to AnnualCreditReport.com | Frequently Asked Questions | Contact AnnualCreditReport.com

TransUnion. your order | your account | help | logout

Thank you for your order.
Please print a copy of this receipt for your records and [continue to the next step.](#)

Order Date	Order Number
April 27, 2007	1123C034158A9
Order Detail	Price
Free Personal Credit Report	Free
Total \$0.00	
Payment	Amount

FAQ

- [How do I later get a copy of this receipt?](#)

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