

# CREDIT INQUIRIES AND “TRIGGER LEADS”

AS A RESULT OF RUNNING A CREDIT REPORT, CLIENTS MAY RECEIVE RANDOM CALLS FROM TELEMARETERS WHO WANT TO TRY AND SELL THEM FINANCIAL PRODUCTS.

1

All three credit bureaus sell “trigger leads” to anyone willing to buy them. The credit bureaus do not sell private information, but they do provide contact info and the type of service it seems you’re looking for (e.g., home loan). Home First Financial does not sell any information, but the credit bureaus do. The credit bureaus are actively telling telemarketers that clients are a “hot lead.”

2

If you’ve ever signed up for or opted-in for one of many different “free” credit monitoring services, you likely gave them permission to collect and share your data. The fact that your credit report was run by a mortgage company is a valuable piece of info that “free” credit monitoring companies then sell for targeted marketing called “trigger leads.”

3

You are likely not on the opt out list. We highly recommend clients opt-out via the instructions below. This may not help at this time, but it will in the future.

## ***TO OPT OUT FOR FIVE YEARS***

Go to [optoutprescreen.com](http://optoutprescreen.com) or call 1-888-5-OPT-OUT (1-888-567-8688). The major credit bureaus operate the phone number and website.

## ***TO OPT OUT PERMANENTLY***

Go to [optoutprescreen.com](http://optoutprescreen.com) or call 1-888-5-OPT-OUT (1-888-567-8688) to start the process. To complete your request, you’ll need to sign and return the Permanent Opt-Out Election form (which you get online) once you’ve started the process.

When you call or visit [optoutprescreen.com](http://optoutprescreen.com), they’ll ask for your personal information, including your name, address, 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.

Our commitment to your privacy is of utmost importance to us. At Home First Financial, we guarantee that your information will not be shared with anyone without your consent.

***SPEAK WITH A HOME FIRST FINANCIAL LOAN OFFICER TO LEARN MORE.***