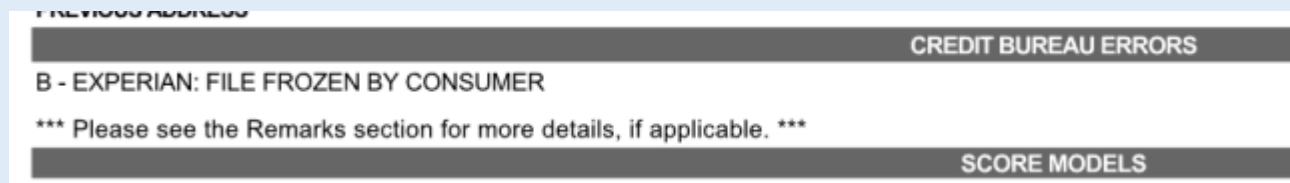




## Frozen Credit

### How do I know credit is frozen?

On the credit report between the Applicant Info and the Score Models there would be a section for Credit Bureau Errors. It is a good idea to check here anytime you are missing a score. If your score is frozen it will look like this:



### Do I have to have it unfrozen?

If it is a government loan, yes. For conventional loans as long as you have requested a tri-merge, only one score is frozen, AND you have an approve or accept in DU or LPA – then you do not have to have the credit unfrozen.

### How do we get the bureau if it is frozen?

When a customer freezes their credit, they are given a PIN number. If the customer has the PIN numbers, give them to the Processor and the processor can pull credit with those PINs. (There must be a separate PIN number for each bureau frozen, in order to obtain a valid tri-merge.) If the customer does not have the PIN numbers, the best course of action would be to temporarily lift the freeze. Requesting a new PIN from TransUnion and Experian is possible via a phone call but Equifax requires the customer submit a request in writing with proof of identification via mail. Keep in mind lifting a freeze can cost extra and the timeframe for lifting the freeze is regulated by state and can vary. A customer may not be able to call and have the freeze lifted the same day.

Customers have access to manage their credit freeze online at each of the bureau's websites. They can even lift the freeze here in most cases.

Experian — <https://www.experian.com/freeze/center.html>

TransUnion — <https://freeze.transunion.com/sf/securityFreeze/landingPage.jsp>

Equifax — [https://www.freeze.equifax.com/Freeze/jsp/SFF\\_PersonalIDInfo.jsp](https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp)

Here is another good FAQ on Credit Freeze from the Federal Trade Commission — <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>

