

# HOW TO UNFREEZE A CREDIT FILE

If you're applying for a mortgage loan and have frozen credit files, you must unfreeze them with the credit bureaus in order for a lender to pull your credit report. To do this, you must contact each credit bureau directly, typically by mail, telephone or online, to obtain a file access PIN and/or request that the file be unfrozen. You can unfreeze your file permanently or temporarily, however if temporarily, you may need to provide further authorization in order for your mortgage loan officer to pull your credit file.

## EACH CREDIT BUREAU HAS DIFFERENT REQUIREMENTS:

- **Equifax**® requires a four-character PIN
- **TransUnion**® issues an eight-character access code beginning with the letters "TU"
- **Experian**® uses a PIN up to 15 characters long (Experian has a separate authorization mechanism that does not use a PIN, but requires your mortgage lender to certify that they have a financial relationship with you.)

## HOW TO UNFREEZE YOUR CREDIT WITH EACH CREDIT BUREAU

To unfreeze your credit line with each credit bureau, regardless of the method you choose (by phone, mail or online), be prepared with the following information:

- Your complete name including any suffix (e.g., Jr., Sr., etc.)
- Complete address
- Social Security number
- Date of birth
- Proof of identity, such as a valid driver's license, birth certificate, Social Security card, passport, state or military ID, etc.
- Proof of address, such as a valid driver's license, utility or cell phone bill, bank or mortgage statement, pay stub, etc.
- Payment, if required. Fees vary by state. Please refer to each credit bureau's state-specific requirements below.

**Equifax** >> <https://help.equifax.com/s/article/What-are-the-security-freeze-fees-in-my-state>

**Experian** >> <https://www.experian.com/blogs/ask-experian/credit-education/preventing-fraud/security-freeze/>

**TransUnion** >> <https://www.transunion.com/credit-freeze/credit-freeze-information-by-state>



## HOW TO UNFREEZE YOUR CREDIT WITH EACH CREDIT BUREAU

To unfreeze your credit file either permanently or temporarily, you must contact each credit bureau directly. Be sure you have each individual Personal Identification Number (PIN) that the bureaus issued to you when you froze your file as you will need them to proceed through the unfreezing process.

### EQUIFAX

#### Online

[Click here](https://www.freeze.equifax.com) and complete the form  
<https://www.freeze.equifax.com>

#### By phone

Call 800.349.9960

#### By mail

Submit your request in writing to:  
Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348

### EXPERIAN

#### Online

[Click here](https://www.experian.com/freeze/center.html) and complete the form  
<https://www.experian.com/freeze/center.html>

#### By phone

Call 1.888.EXPERIAN (397-3742)

#### By mail

Submit your request in writing to:  
Experian  
P.O. Box 9554  
Allen, TX 75013

*Please note, residents of Washington, D.C. must submit their request to permanently remove a security freeze in writing.*

### TRANSUNION

#### Online

[Click here](https://freeze.transunion.com/) and complete the form.  
<https://freeze.transunion.com/>

#### By phone

Call 888.909.8872

#### By mail

Complete the Lift section of the Security Freeze Form that was sent to you with the Security Freeze information letter (sent to you after you requested the security freeze), and mail it to the address shown at the bottom of the form. When selecting the start date, be sure to allow mail delivery time for your request to lift the Security Freeze by mail. It may take longer if you have lost the Security Freeze PIN.

This information is provided for general informational purposes only and is not intended to convey or constitute legal advice and should not be relied upon in lieu of consultation with appropriate legal advisors. Credit Plus is not responsible for any damages or losses arising from any use of this information.

**IF YOU NEED ASSISTANCE WITH UNFREEZING YOUR CREDIT FILE, PLEASE CONTACT YOUR LENDER OR EACH CREDIT BUREAU DIRECTLY.**



**call:** 800.258.3488

**email:** [info@creditplus.com](mailto:info@creditplus.com)

**web:** [creditplus.com](http://creditplus.com)