

FREE CREDIT REPORT

As of December 2004, a free copy of your credit report is available every 12 months from the 3 main credit reporting agencies: Equifax, Experian and TransUnion.

Your credit report has important information about your credit cards, loans, bank accounts and other financial information. It is smart to get your credit report on a regular basis to verify the information and prevent identity theft.

To request a free copy of your credit report by mail, phone or internet, contact:

Mail: Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

Phone: 1-877-322-8228

Internet: www.annualcreditreport.com



For more information, call the
Debtor Assistance Project, (213) 385-2977, ext. 704