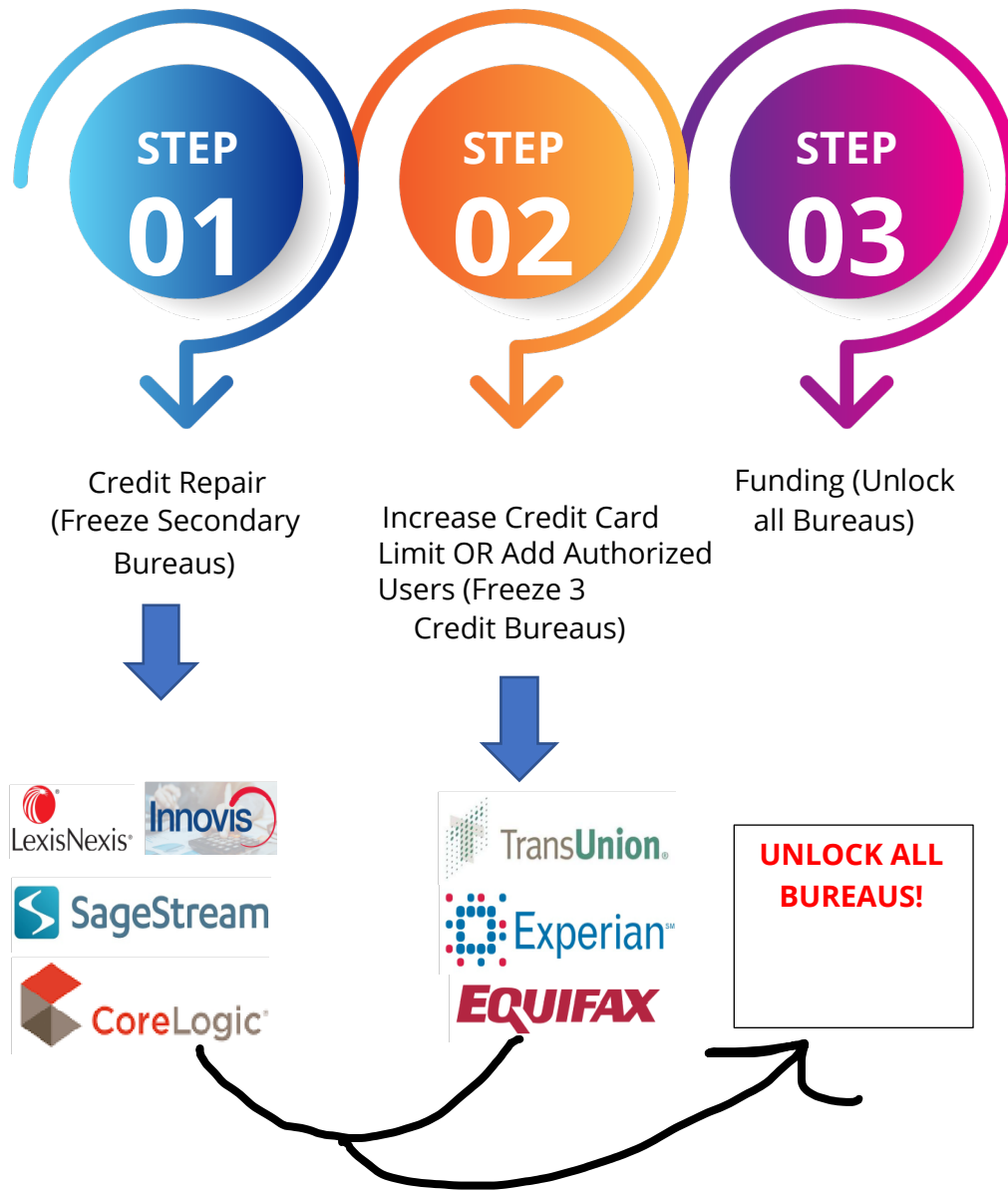


FREEZE & OPT OUT SCHEDULE



The Dispute Process

- Opt out of Secondary Credit Reporting Companies to remove their services and suppress their report so they will not report to companies on your behalf. You do not want them reporting behind the scenes information while you are disputing negative accounts. You do not want TransUnion, Equifax, and Experian to have information to verify your accounts.
- When it comes to opting out of the Secondary Reporting Companies, you can use the following agencies:
 - LexisNexis – Use the online opt out choice
 - *LexisNexis is the main reporting agency that holds information for bankruptcies, judgments, and tax liens.
 - Web - <https://optout.lexisnexis.com/> ○ Address –P.O. Box 933, Dayton, OH, 45401
 - Email - privacy.information.mgr@lexisnexis.com ○ Phone – 866-490-1920
 - Innovis – Use the online opt out choice ○ Web - <https://www.innovis.com/securityFreeze/index> ○ Address – P.O. Box 26, Pittsburgh, PA 15230 ○ Phone – 800-540-2505
 - CoreLogic – Use the online opt out choice ○ Web - <https://credcofreeze.corelogic.com/> ○ Address – P.O. Box 105281, Atlanta, GA 30348-5281 ○ Phone = 1-877-532-8778
 - SageStream – Call or fax to opt out ○ Web - <https://www.sagestreamllc.com/security-freeze/> ○ Address – SageStream, LLC Consumer Office, P.O. Box 503793, San Diego, CA 92150 ○ Fax – (858) 451-2847 ○ Phone - 1-888- 395-0277
 - ARS - Call or mail ○ Web - <https://www.ars-consumeroffice.com/securityfreeze.faces> ○ Address - Advanced Resolution Services, Inc. 5005 Rockside Road Suite 600, Independence, OH 44131 ○ Fax - 216-615-7642 ○ Phone - 1-800-392-8911
 - National Consumer Telecom & Utilities Exchange
 - Web - <https://www.exchangeservicecenter.com/Freeze/#/>
 - Phone - 1866-349-5355 Call or Opt out online

