Carlson Lending Team

BROKERED BY C2 Financial

Freeze or unfreeze your credit

Need to unfreeze your credit for a loan review? Go directly to the credit bureaus. It's free.

Ask your loan officer which bureaus to lift and which dates to use. If all three are needed, do each separately.

1. Choose a credit bureau. Sign in or create a free account on its official website. The bureau will verify your identity.

2. Open the credit freeze settings. Choose a temporary lift (sometimes called a thaw). Set the start and end dates your loan officer needs.

3. Confirm the lift and repeat as needed. Check the dates and status at each required bureau. Tell your loan officer when you're done. Each borrower manages their own reports.

Your bureau checklist

- ☐ **Equifax** | 888-298-0045
  equifax.com/personal/credit-report-services/credit-freeze/
- ☐ **Experian** | 888-397-3742
  experian.com/help/credit-freeze/
- ☐ **TransUnion** | 800-916-8800
  transunion.com/credit-freeze

Temporary lift: A temporary lift lets a lender access your report during your chosen dates. The freeze returns automatically when that period ends. **Removal:** Removing a freeze leaves the report unfrozen until you place a new freeze. For a short loan review, consider a temporary lift instead.

Placing, lifting, and removing a security freeze are free. No paid subscription is needed. To help block new credit accounts opened in your name, use the same links and choose to place a security freeze at all three bureaus. A freeze does not lower your credit score or stop you using existing credit cards. It does not prevent every kind of identity theft.

Privacy: Enter your Social Security number and other identity details only on the bureau's official website or verified phone line. Never send us your bureau password, security code, or PIN.

Carlson Lending Team is not affiliated with Equifax, Experian, or TransUnion. Manage freezes directly with each bureau.

CarlsonLendingTeam.com | Kim: **858-729-4688**

Kim Carlson | NMLS #273832 | CA DRE #01399716
C2 Financial Corporation | NMLS #135622 | CA DRE #01821025

Guidance checked October 20, 2026 | carlsonlendingteam.com/credit-freeze/