



BUY RIVER CITY

# CONSUMER ALERT - YOUR PRIVATE FINANCIAL INFORMATION

*A brief explanation from  
the Buy River City  
Lending Team*

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## Your Personal Information

### *Did you know...*

That the major 3 credit agencies may sell your information? Whenever you apply for a mortgage loan, it is possible that these agencies will sell your information to other lenders who in turn will attempt to contact you. We do not authorize this type of activity; however, we have no control over the credit reporting agencies and their business practices.

### *What should you do?*

We would advise against taking unsolicited calls from lenders who you are unfamiliar with that have purchased your information from the credit reporting agencies. To try and prevent this from happening, we encourage all of our clients to go to <https://www.optoutprescreen.com/selection>. If you are contacted by another lender whom you suspect purchased your information, please contact us immediately at the following number 804-286-1406.

Your credit rating is a critical component to your financing qualifications. A change in credit score can affect your interest rate and potentially your ability to obtain financing in general. Before allowing additional lenders to pull your credit, please contact our office.

### *Don't stress.*

It is possible your information has not been sold and your phone will not ring with unsolicited phone calls. We provide this consumer alert as a precaution to our valued clients so they may be aware of business practices by other institutions.

Questions? Give us a call at 804.286.1406!

*Emily & ReMi*

*The Buy River City Lending Team*

