

Credit Reporting Agencies

Credit Repair

There are two main credit reporting agencies in Ontario, Equifax and TransUnion. Lenders work with both agencies in assessing your ability to repay debt and ultimately deciding whether to provide you with mortgage funds.

It is recommended that you check your credit bureau at least annually to ensure that all reporting is correct.

You can pull your own credit bureau without any negative effects by going to www.equifax.ca and request a copy. You can ask to have it mailed to you free of charge or you can pay for it using a credit card and it will be immediately available via the internet.

It takes approximately two to three months to get information corrected if there are any errors on your bureau so it's a good idea to ensure proper documentation at all times.

Contact numbers are as follows:

Equifax
Box 190, Jean Talon Station
Montreal, Quebec H1S 2Z3
Telephone: 1-800-465-7166
Fax: 1-514-355-8502

TransUnion - Consumer Relations
P.O. Box 338, LCD 1
Hamilton, Ontario L8L 7W2
Telephone: 1-877-525-3823
www.transunion.ca

For more information, please call...

Laurie Williams
Mortgage Agent, Licence M08002960
Crescent Mortgage Corporation, Licence 10126
Tel: 705 735-3315; Fax: 705 735-0856

HO: 300-5415 Dundas St. W., Toronto M9B 1B5 Telephone: 416 232 1500