



Trigger Leads

Avoid unsolicited offers by easily opting out of them ahead of time.

Part of your mortgage application process is pulling your credit. When this happens an inquiry is made into your credit report. Unfortunately when this happens, the credit bureaus (not us) sell this information to other lenders/mortgage companies. This can lead to being bombarded with promotional phone calls from lenders you've never heard of. Now, other businesses know you're in the market for a mortgage and are reaching out as "trigger leads" - third-party companies hoping to make you a new customer.

While "triggering" is an apt description, you can easily stop these unwanted solicitations. Here's what you should know.

WHAT IS A "TRIGGER" LEAD?

To apply for a loan, financial institutions check your credit report from one of the three major credit bureaus - Equifax, Experian, or TransUnion. This triggers an alert to other businesses, notifying them that you are in the market for a loan or other financial product. These companies then pay the credit bureaus to access your personal information, which they use to send you a flood of promotional offers.

While this "trigger lead" system may feel intrusive, it is technically legal according to the Federal Trade Commission (FTC) and Consumer Financial Protection Bureau (CFPB). The rationale is that it encourages competition between lenders, credit card companies, insurance providers, and other businesses vying for your business.

The good news is that you can opt out of receiving these trigger leads if you choose. There are a few different options available for controlling how much of your personal information is shared with potential vendors.

HOW TO STOP CREDIT BUREAUS FROM SELLING YOUR INFORMATION

As a consumer, you are empowered and protected by law to limit the number of unsolicited credit offers you receive. You can opt out of pre-approved credit offers permanently or for a five-year period by registering at OptOutPrescreen.com, calling 1-888-5-OPT-OUT (1-888-567-8688), or contacting credit reporting agencies directly.

This process takes around five days to complete and only applies to future offers, so you may continue to receive some offers for a short time after opting out. However, once your registration is complete, credit bureaus are no longer permitted to sell your personal data to third parties.



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APPLY NOW

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Vcard

TEXAS
TENNESSEE
MAINE



HOW TO STOP UNWANTED PHONE CALLS

Tired of constant unsolicited calls, or want to try and avoid them altogether? Consider signing up for the [National Do Not Call Registry](#). It's a free and easy way to stop most telemarketers, whether they're real lenders or automated bots, from contacting you. The sooner you register, the sooner you'll be covered. Be sure to sign up as soon as possible to allow time for the process to take effect.

YOUR INFORMATION IS SECURE WITH C2 FINANCIAL

Our commitment to integrity, compassion, and excellence drives everything we do, especially when it comes to protecting your privacy. At C2 Financial, we never share or sell your personal information. We value your trust as much as you value your privacy, and we go to great lengths to safeguard both.

When you apply for a mortgage with us, stringent security measures are in place to protect your data. This commitment to data security extends throughout your entire homeownership journey, from the initial approval process to the final mortgage payment decades down the line.

For more detailed information on how we keep your personal information secure, please visit our [Privacy Policy Statement](#). We are dedicated to maintaining the highest standards of privacy and security for all our customers.

I LOOK FORWARD TO WORKING WITH YOU. CONTACT ME TODAY!



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