

## February 2012 *MoneyMinute* – **Leave Me Alone**

By George Remsberg

Does your mailbox fill up with junk mail every day? Do you get dozens of emails all day and night long, offering things you don't want, and many of which shock you? When you get home after a long day at work does the ringing of your phone shatter the peace and tranquility of the evening?

There's no magic bullet that will prevent all unwanted and unwelcome solicitations. But, there are actions that you can take to prevent some of these annoyances.

Brief background: when you apply for a mortgage loan and a credit report is ordered, the credit bureau puts your name and contact information on a list (called a trigger list) and sells the list to other mortgage companies and other third-party vendors. Within 24 hours the deluge of solicitations and telemarketing commences.

It is legal for credit bureaus to do this, but you can prevent your name from appearing on the list if you "opt out." You don't care about a list being sold if your name is not on it. Here's what you do:

Call 1-800-567-8688 and tell them you want to "opt out." Or you can go to a website and do it online – <http://www.optoutprescreen.com> – and follow the instructions. Either of these methods will prevent your name from appearing on the trigger list for five years.

Want permanent protection? You can also mail in a request for a permanent opt out, per instructions either on the "opt out" site or at the 800 number.

It takes five business days to process your request, so make sure your mortgage broker waits until the sixth business day before ordering the credit report.

The best practice is to do this well in advance of applying for a loan so the five business day waiting period will not unnecessarily slow down the process. The quickest way is to phone or access the website, and that protects you for five years. Do that first and follow up with a written request later if you want permanent protection.

Also, register your cell and home phone number on the "Do Not Call Registry" at <http://www.donotcall.gov>. It takes 31 days for this to become effective, so plan accordingly. Calendar this as a future action item – it lasts for only five years. And time does fly. You can also prevent mortgage lenders that you do not know from sending direct mail to you. To do this, register with the Direct Mail Association: <http://www.dmachoice.org>.

It costs a dollar, but you can charge it on your credit card and it's well worth it. Do this the same day that you register your cell and home phone on the Do Not Call Registry since each is good for only five years and you'll need to re-register.

You could be one of those people who don't get a lot of personal mail, emails, or personal calls and you enjoy getting the junk stuff because at least it proves that you are alive.

But if you want to prevent as much unwanted mail and solicitations as you can, and save a tree or two, set aside a half hour or so for next Saturday or Sunday morning. Put on a cup of coffee. Then opt out to prevent appearing on a target list, register for Do Not Call, and with the Direct Mail Association. Afterwards, sit back with the morning paper and enjoy the coffee.

You'll feel much better knowing you've done what you can to protect your peace and privacy. And don't forget to set follow-ups for February 2017.

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