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Credit Karma Report Instructions

<https://daveosbaldeston.com/CreditKarma>

Applicants: download a full Credit Karma report with score as a PDF and email it to Dave@Oz-Realty.com with your rental application. Credit Karma is free and does not require a credit card. Checking your score this way is a soft inquiry and does not hurt your credit.

1. Sign up for a free Credit Karma account

- 1. Visit Credit Karma.** Go to www.creditkarma.com in a web browser, or download the Credit Karma app from the App Store (iOS) or Google Play (Android).
- 2. Click Sign up for free.** On the homepage, click “Sign up for free.” In the app, tap the option to create a new account.
- 3. Enter your email and a password.** Use a valid email address and create a secure password. Agree to Credit Karma’s terms and privacy policy, then click Next.
- 4. Enter your personal information.** Provide your full name, date of birth, address, and the last four digits of your Social Security number so Credit Karma can match you to TransUnion and Equifax reports. Click Next.
- 5. Verify your identity.** Credit Karma may ask questions about your credit history (prior addresses or accounts). Answer them accurately. If you have a credit freeze with Equifax or TransUnion, temporarily lift it so the account can be created.
- 6. Finish registration.** You will land on your dashboard with free TransUnion and Equifax scores and reports. No credit card is required.

2. Download your credit report with score as a PDF

- 1. Log in on a computer.** Use the Credit Karma website on a desktop browser (Chrome or Safari work best). The mobile app does not export a PDF.
- 2. Open your Credit Health Report.** On the dashboard you will see VantageScore 3.0 scores from TransUnion and Equifax. Click either score.
- 3. Open the full report.** Scroll down and click “View Full Credit Report” or “View Credit Reports” under TransUnion or Equifax. This shows accounts, payment history, inquiries, and public records.
- 4. Save as PDF.** Look for a “Download PDF” button. If you do not see one, press Ctrl+P (Windows) or Command+P (Mac) and choose “Save as PDF” or “Microsoft Print to PDF.” Name the file with your last name and save it.
- 5. Check the file, then send it.** Open the PDF and confirm the score and account details are there. Email it to Dave@Oz-Realty.com with your application. You may send both the TransUnion and Equifax reports if both are available.



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3. Notes

Scores. Credit Karma shows VantageScore 3.0, not FICO. The two models are calculated differently, but the report is still a useful picture of your credit.

Updates. Scores and reports usually refresh about weekly. You can check them anytime without affecting your credit.

Browser. Use Chrome or Safari on a desktop to export the PDF. Some features do not work in other browsers or on a phone.

If you cannot download a PDF. You can request a free statutory report at AnnualCreditReport.com or directly from TransUnion or Equifax. Those reports may not include a score.

Help. For login or download problems, use help.creditkarma.com.

Email the PDF with your application to Dave@Oz-Realty.com · or fax 650-475-7098