

# kick spam to the curb

Your loan closed, and now the amount of spam mail and emails you're getting is off the charts. Rest assured that Mark did NOT sell your information to these companies. He hates junk mail as much as you do and wants to help you eliminate it! For starters, make sure any offer for products or services has The Mark Smith Team/Legacy Mutual name before you act on it. When we offer something of value, Mark's name will be all over it! Even if it looks like it came from Legacy Mutual or Gardner Financial, if it doesn't say "Mark" on it, it's SPAM and you can throw it away. Let's learn more...

## step 1: credit check

During the loan process, your loan officer runs a credit check. Once your loan closes, the credit bureau releases some of your information as public record. They can then sell your personal data (including the fact that you now have a mortgage loan) to companies that will try to solicit business from you.

## step 2: public record

This info can be pulled by anyone:

- Your name (and the names of any co-borrowers)
- Our name (Legacy Mutual or Gardner Financial—which they'll use to trick you)
- Loan amount and number
- Your property address

## step 4: opt out

These services can help you kick spam to the curb:

- OptOutPreScreen.com
- DMAchoice.org
- CatalogChoice.org
- PaperKarma.com

## step 3: junk mail

Organizations request lists of leads, and you receive their spam—and maybe even a few legitimate offers, too. *(Ahem, remember that 25% off pizza coupon?)*

