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*How Do I Notify Credit Reporting
Agencies of a Loved One's Death?
Frequently Asked Questions*

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Is It Important to Notify Credit Reporting Agencies of a Loved One's Death? Yes. When a loved one dies, it is important to notify all three national credit reporting agencies of the death in order to minimize the risk of identify theft. A delay in reporting the death may lead to an increased risk of identity theft.

Who Is Entitled to Notify Credit Reporting Agencies of a Loved One's Death? Either the personal representative of the estate or the surviving spouse is entitled to notify credit reporting agencies of the death. Consult a qualified trusts and estates attorney to determine if you are the person entitled to notify the agencies on behalf of your loved one.

How Do I Notify Credit Reporting Agencies of a Loved One's Death? Immediately contact all three national credit reporting agencies by telephone to report the death: Experian (888-397-3742), Equifax (800-685-1111) and TransUnion (800-888-4213). Request the credit report is flagged as "Deceased. Do Not Issue Credit". Follow up with a written correspondence to each agency sent via certified mail. Be sure to retain a copy for your records. The correspondence should include your loved one's name, most recent address, social security number, birth date, date of death and a copy of the death certificate. You should also include your name, contact information and relationship to your loved one. If you are the court-appointed representative of the estate, you should also include proof of your court appointment. If you are the surviving spouse, include a copy of your marriage certificate. After consulting your attorney, use the following sample letter to notify the credit reporting agencies of death.

May I Obtain a Copy of My Loved One's Credit Report? If you are the court-appointed representative of your loved one's estate or the surviving spouse, you may request a copy of your loved one's credit report. You may include your request in the same written correspondence used to notify the agency of the death. The credit report will provide a list of all credit accounts issued in your loved one's name and can serve as a helpful guide in ensuring all existing accounts are updated or closed, as appropriate, during the estate administration process.

Do I Need An Attorney? Notifying credit reporting agencies of your loved one's death is only one important step in the process. A qualified trusts and estates attorney can guide you through the complex process of updating and closing existing credit accounts. When a loved one dies, it is also important to notify numerous other agencies, institutions and companies to reduce the risk of identify theft and protect your loved one's assets. An experienced attorney can greatly simplify this process and assist you in making all necessary notifications of death.



Sample Notification of Death Letter

click here to download fillable form

NOTIFICATION OF DEATH

<input type="checkbox"/> EXPERIAN P.O. Box 9701 Allen, TX 75013	<input type="checkbox"/> EQUIFAX P.O. Box 740256 Atlanta, GA 30374	<input type="checkbox"/> TRANSUNION P.O. Bo x 2000 Chester, PA 19022
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REQUEST FOR "DECEASED. DO NOT ISSUE CREDIT." NOTATION

Please place a notation for "Deceased. Do Not Issue Credit." on the decedent's account.

Name of Decedent : _____

Street Address: _____

City: _____ State: _____ Zip Code: _____

Date of Birth: _____ Date of Death: _____

Social Security Number: _____

REQUESTING PARTY INFORMATION

My current contact information is as follows:

Name of Requesting Party: _____

Street Address: _____

City: _____ State: _____ Zip Code: _____

Telephone No.: _____

RELATIONSHIP TO DECEDENT & MY PROOF OF AUTHORITY

My relationship to the decedent and proof of my authority for this request is as follows:

- I am decedent's surviving spouse. Attached is a copy of my marriage certificate.
- I am the court-appointed representative of the estate. Attached is proof of my appointment.
- Other: _____

REQUEST FOR CREDIT REPORT

- Please send a copy of decedent's current credit report to me at the above noted address.
- Attached is proof of my relationship to the decedent and proof of my authority for this request.

SIGNATURE: _____ DATE: _____





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