



Warbixinta Sumcadda Deyn Bixinta

Credit Reports

Xqof kasta oo ku nool Mareykanka waxaa mar oo lacag la'aan ah oo uu codsan karo warbixinta sumcadda deyn bixinta isaga ee www.AnnualCreditReport.com.

Waa maxay warbixinta deyn bixinta?

Warbixinta deyn bixinta waxaa soo saara shirkado loogu yeero shirkadaha sumcadda deyn qaadashada. Waxa ay soo ururiyaan xogta ku saabsan sida aad u bixiso biilasha iyo deynta. Haddii shirkadaha iibiya gawaarida, bangiyada, kireeyayaasha guryaha, kaararka deymaha bangiga, iyo ganacsiyada ay tixgelinayaan in ay deyn ku siiyaan, waxa ay taariikhdaada deyn bixinta weydiistaan shirkadaha warbixinta deyn bixinta, si ay u ogaadaan in aad bixiso deymaha iyo in kale. Goobaha shaqada qaarkood ayaa fiiriya taariikhda deyn bixinta dadka shaqada soo codsada.

Waa fikrad in aad la socoto warbixintaada sumcadda deyn bixinta si aad u hubiso in macluumaadka ay hayaan yahay mid sax ah. haddii ay jiraan waxyaabo ka khaldan warbixinta, way kugu adkaanaysaa in aad hesho guri kiro ah ama shaqo.

Waa in lagu sheegaa haddii lagu adeegsaday waxyaabaha ku xusan warbixinta. Cid kasta oo kuu adeegsata warbixinta deyn bixinta - tusaale ahaan, lagu diido guri kiro ah, shaqo, ama deyn - waa in ay qoraal kuugu sheegaan magaca, cinwaanka, iyo telefoon lambarka shirkadaha laga helay warbixinta.



Ma codsan karaa warbixinta sumcadda ee deyn bixinta?

Sharcigu wuxuu yiraa waxa aad ka heli kartaa nuqul (copy) bilaash ah waxbixinta kiridhidaaga hal mar 12 kii biloodba mid walba oo ka mid ah 3 da shirkadooda ee waaweyn ee soo sheegida kiridhidyadda dadka. Laakiin ilaa intii uu COVID ku dilaacay, mid walba oo sedexda shirkadood ahi waxa uu kuu ogolaadaa inaad hesho nuqul (copy) bilaasha ah oo kiridhidaaga ah marmar badan—Hal mar asbuuc walba.

Waxaa kaloo jira marmar aad ku heli karto waxbixintaadda bilaash sababtoo ah wax dhacay. Waxa aad heli kartaa nuqul (copy) kale oo bilaash ah haddii:

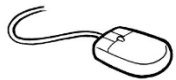
- qof uu isticmaalay macagaaga 60 kii cisho ee la soo dhaafay gudahooda, ama
- aadan shaqeyn aadna qorshaynayso inaad shaqo ku raadsato 60 cisho gudahood, ama
- aad hesho gargaar dowladeed, sidda MFIP, SSI, GA, ama cunto, ama
- warbixintaaddu ay u khaldan tahay musuq-maasuq awgii, oo ay ku jiraan xatooyo magac

- **Waxa aad ku codsan kartaa warbixinta sanadlaha ah www.annualcreditreport.com.** Sida ugu haboon waa in aad ku codsato barta internetka. Warbixinta markiiba waad heleysaa. Waxa aad foomka ka soo dajisan kartaa oo aad buuxin kartaa kuna soo diri kartaa boostada.
- **Waxa aad soo wici kartaa 1(877) 322-8228** si aad ugu siiso macluumaadkaaga telefoonka iyaga oo boostada kuu soo dhigaya.
- **Ama waxa aad soo diri kartaa codsi qoraal ah.** U qor waraaq ama buuxi foomka “*Free Credit Report Request*” (*Warbixinta Sanadlaha Ah ee Sumcadda Deyn Qaadashada*) ee halkan ku lifaqaan. Waa in aad siisaa magacaaga, cinwaanka aad degan tahay, lambarka bulshada iyo taariikhda dhalashada. Warqadda ama foomka aad buuxisay u soo dir:

Annual Credit Report Request Service
PO Box 105281
Atlanta, GA 30348- 5281

Ama waxa aad [gori kartaa Wargadda Codsiga Warbixinta Sanadlaha Ee Deyn Bixinta](#). (ingiriisi kaliya).

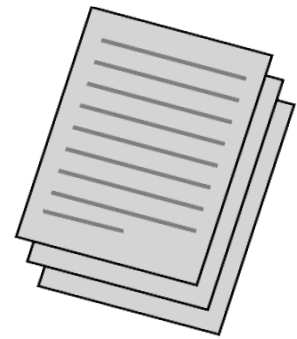
Soo booqo www.lawhelpmn.org/forms



- Hoos timaadda “*Debts, Fees & Deposits*” (*Deymaha, Kharashka, Keydka*)
- Guji “*Credit Report Request*” (*Codsiga Warbixinta Deyn Bixinta*)

Xasuusnoow: Warbixinta deyn bixinta waxaa ku jira macluumaadkaaga shaqsiga ah. Haddii aad isticmaaleyso kombiyuutarada dadweynaha, waa in aad ka tirtirtaa macluumaadkaaga shaqsiga ah si aad ilaaliso in aan lagaa xadin. Weydiiso shaqaalaha maktabadda ama qof kale inuu kaa caawiyo haddii aadan garaneyn sida loo tirtiro.

Sida ugu wanaagsan waa in aad nuqul ka codsataa 3da shirkadood ee warbixinta deyn bixinta si aad u hubiso in maluumaadku yahay mid sax ah. Taasi waa muhim waayo mid ka mid ah shirkadaha ayaa laga yaabaa inuu heysto macluumaad ka duwan kuwa kale. Waa in aad codsigaaga ku cadeysaa in aad dooneyso in laguu soo diro warbixinta deyn bixinta ee 3da shirkadoodba.



Adiga oo Codsada Warbixinta Sanadlaha Ah waa sida ugu wanaagsan ee aad lacag la’aan ugu heli karto warbixinta. Shirkadaha warbixinta deyn bixinta waxa ay warbixinta kugu siinayaan lacag la’aan, laakiin waxa ay shirkadaha ka iibiyaan warbixinta bixinta. Way adag tahay in aad fahamto waxa aad weydiisaneyso, taasoo laga yaabo in ay kuu horseedo in aad iibsato waxyaabo aadan dooneyn. Gaar ahaan haddii shirkadaha soo saara warbixinta ay ku weydiyaan labarka kaararka bangiga si ay u xaqiijiyaan qofka aad tahay. Shirkadaha qaar ayaa laga yaabaa in ay kuu soo jeediyaan in ay kaa caawin karaan warbixinta deyn bixinta laakiin ay qaarkood yihiin kuwo been abuur ah oo doonaya in ay macluumaadkaaga xadaan.

Sidee ayaan ku saxaa khalad ku jira warbixinteyda deyn bixinta?

Khalad laga helo warbixinta deyn bixinta waa wax mar kasta dhacda. Haddii aad khalad ka hesho warbixinta, raac talaabooyinkan:

1. La xiriir hay'adaha warbixinta deyn bixinta qoraal ahaan, ama telefoonka, ama ugu gudbi bartooda internetka. La socodsii waxa uu khaladku yahay.
2. U gudbi dhamaan macluumaadka aad heli karto sida magaca deyn bixiyaha, lambarka xisaabta, iyo sababta ay warbixintu khalad ku tahay. Shirkad kasta waxa ay heysataa liis ay macluumaadka ay u baahan yihiin si ay ku helaan xisaabtaada, waa in aad siisaa macluumaadkaas.
3. Haddii aad dood kula jirto mid ka mid ah ganacsiga, u sheeg hay'adaha warbixinta deyn bixinta in ay ku qoraan warbixinta in taasi dood ka socoto.
4. Haddii aad u direyso arrintu doodu ka taagan tahay, u raaci nuqul ka mid ah warbixinta waraaqda aad u direyso. Googaabin geli midda khaladan oo dhinaceeda ku qor "Fadlan Ka Saar." Nuqul (koobi) ka reebo warqadda.
5. Soo dir dhamaan warqadaha kale ee kaa caawin kara in aad sharaxaad ka bixiso xaaladda.
6. Taariikhda ku qor warqadaadda ama meel ku qoro waqtiga aad telefoonka kula xiriirtay. Haddii aad ku dirtay barta internetka meel dhiga bogga qabashada ama cadeynta kale. Waa in aad heysataa koobiyadaas warbixinta deyn bixinta iyo warqadda aad qortay.
7. **Sidoo kale, u soo dir nuqul warqadda iyo warbixinta deyn bixinta deyn bixiyaha/ganacsiga kaa bixiyey macluumaadka khaladka ah oo weydiiso in ay joojiyaan macluumaadka khaladka ah ee ay kaa bixinayaan.** Tusaale ahaan, haddii ay warbixinta deyn bixinta ku qoran tahay in ay lacag kugu leeyihiin dukaanka Smith Department Store, oo aysan kugu laheyn, waraaq u qor shirkadaha deynta bixiya **iy**o dukaanka Smith Department Store. Waxaa laga yaabaa in ay ogolaadaan qoritaanka warbixinta. Waxaa kale oo laga yaabaa in ay ku siiyaan waraaq ay kaaga cudurdaarayaan khaladka ay sameeyeen. waxa ay waraaq u qori karaan shirkadaha warbixinta deyn bixinta, si ay u hagaajiyaan warbixinta.



Haddii aanay shirkaddu **kugu** raacsaneyn in ay khalad galeen deyntaas way ku jireysaa diiwaankaaga. Laakiin waxaa warbixinta lagu qorayaa in aad diidan tahay oo aadan ku raacsaneyn. U dir shirkadaha warbixinta deyn bixinta warqad ka kooban 100 eray ama ka yar oo aad ku faahfaahineyso iyo sida ay qeyb uga noqdeen warbixintaada.

Maxaa dhacaya haddii aan u diro sixitaan?

- Shirkadaha warbixinta deyn bixinta waxaa waajib ku ah in ay hubiyaan waxyaabaha aad ku tilmaantay khaladka 30 cisho gudahood. Waxa ay la xiriirayaan shirkadaha ama qofka siiyey macluumaadka - tusaale ahaan kireeye ama deyn bixiye. Shirkadda ama qofku waa inuu soo gudbiyaa wixii cadeyn ah dibna ugu soo diraa shirkadaha warbixinta deyn bixinta.

Shirkadaha warbixinta deyn bixinta waa in ay qoraal kaaga soo diraan waxyaabaha ay ku ogaadaan baaritaankooda. Haddii ay bedelaan warbixintaada, waxaa waajib ku ah in ay ku siiyaan warbixinta cusub.

- Warbixinta deyn bixinta ayey ku qoran tahay dhamaan goobaha ganacsiga ee wax idin dhex mareen 6 bilood ee u dambeysay. Haddii aad saxdo khaladka, waxa aad weydiisan kartaa shirkadaha warbixinta deyn bixinta ee saxda ah u diraan qof kasta oo horey u heystay kan khaladka ah.
- Haddii shirkadda warbixinta deyn bixinta aanay ka saarin warbixinta aan dhameystirneyn ama khaladku ku jiro, waxa aad u soo diri kartaa waraaq ka kooban ilaa boqol eray oo dhinacaaga sida aad wax u aragto ku faahfaahineyso. Shirkadaha warbixintu waa in ay qoraalkaaga raaciyaan warbixinada kale ee ay soo saarayaan mustaqbalka.



Haddii shirkadaha warbixinta deyn bixinta ama shirkadaha soo gudbiyey macluumaadkaadga aysan u hogaansamin nidaamkan, kala xiriir Hay'adda Badbaadinta Macaamiisha (CFBP) bogooda internetka, ama telefoonka ama boostada:

CFBP
P.O. Box 27170
Washington DC 20038

(855) 411-2372
www.consumerfinance.gov/complaint

Fiiro gaar ah: Waa wax caado u ah shirkadaha soo dira warbixinta deyn bixinta ee macaamiisha in aysan shaqo wanaagsan qaban marka ay baaritaanka sameynayaan. Gaar ahaan shirkadaha lacagaha soo ururiya ama ka iibsada deynta shirkadii markii hore laheyd. CFPB waxa ay waajib kaga dhigeysaa shirkadda aad ka cabaneyso in ay ka soo jawaabaan ka dib marka ay cabashadaada ku soo bandhigaan barta internetka. CFPB waxa ay baaritaan waxa ay sidoo kale baaritaan ku sameysaa shirkadaha aan sharciga u hogaansamin cabashadaada darteed.

Dacwad ayaad ku soo oogi kartaa shirkadda kaa qorta warbixin aan run aheyn.

Intee ayey ku jiraan diiwaankeyga warbixinada xunxun ee la iga qoro?

Guud ahaan, muddo 7 sano ah laga bilaabo taariikhda uu soo gudbiyey deyn bixiyaha. Kuwa soo dira warbixinta waxa ay sameeyaan khaladaad marka ay soo gudbinayaan taariikhda taasoo keeni karta in deynta la soo sheego muddo ka badan intii ay qaadan laheyd. Laakiin:

- Waxa ay soo sheegi karaan cayroobidda (bankruptcy) ilaa 10 sano.
- Haddii aad codsaneyso \$150,000 ama deyn dheeraad ah ama ceymiska noloshu, ama shaqo musharkeedu yahay \$75,000. Waxa ay soo gudbin karaan warbixin saameyn dadban kugu yeelata, iyada oo aan loo eegin mudadu inta ay tahay.

Haddii la igu leeyahay lacag daryeel caafimaad oo aan helay ah, taa ma la sheegaa hay'adaha deynta?

Maya. Sharciga Minnesota waxa uu yiraaa lacagaha daryeeladda caafimaad la isu leeyahay looma soo sheegi karo hay'ada loo sheego deynta dadka lagu leeyahay.

Waa maxay khaladaadka inta badan ku jira warbixinta deyn bixinta?

- Haddii magacaagu yahay magac dad badan la baxaan (sida John Smith), waxaa laga yaabaa in deyn dad kale lagu leeyahay lagugu qoro madaama magaciinu isku mid yahay. Haddii laguugu magac daray qof ehelkaaga ah, waxaa laga yaabaa in deynta lagu leeyahay magacaaga lagu qoro. Waxa aad taas ku sixi kartaa haddii aad u dirto cadeyn ku saabsan lambarkaaga bulshada, taariikhda dhalashada , ama cinwaanka.
- Waxa suurogal ah in goobta ganacsigu diido in ay macluumaadka khaladka ah meesha ka saarto waayo waxa ay sheeganayaan in ay lacag kugu leeyihiin. Haddii ay taasi dhacdo, waxaa laga yaabaa in ay waajib kugu noqoto in aad maxkamadda tagto si aad u cadeyso in aan deyn lagugu laheyn. Waxaa suurogal ah in aan lacag lagugu laheyn haddii ganacsiga lagu helo been abuur, khiyaano iyo jabinta sharciyada ilaaliya xuquuqda macaamiisha.



Tusaale ahaan, haddii shirkad gaadiidka gada ay ka been sheegto inta meyl ee gaarigu socday gaari ay iibinayaan, waxaa suurogal ah in ay difaac kuu noqon karto in deynta lagaa daayo oo laga saaro warbixinta. Haddii aad is leedahay waxa aad heysataa wax aad isaga difaaci karto deynta lagu heysto, la tasho qareen.

- Shirkadaha qaarkood waxa ay sameeyaan khalad oo waxa ay bedelaan taariikhda la wargeliyo shirkadaha soo saara warbixinta. Shirkadaha soo dira warbixinta waxa ay taariikhdan u adeegsadaan in ay ku ogaadaan intee in le'eg ayey ka mid noqoneysaa warbixinta deyntaada. Waxaa laga yaabaa in ay muddo dheer ku jirto haddii ay taariikhdaas khaldan tahay. Tusaale ahaan, mararka qaarkood shirkado ayaa iibsada deynta lagugu leeyahay oo ka iibsada shirkadda deynta kugu leh. Sidaa darteed ma garan karaan taariikhda saxa ah. Xaaladaas oo kale mala imaan karaan taariikh cusub mana aha in ay soo saaraan warbixinta deynta lagugu leeyahay.

Maxaan ka yeelayaa deynta la igu leeyahay?

Deyn lagugu leeyahay oo aadan bixin waxa ay kaa hor istaagi kartaa in aad iibsato guri, laguu ogolaado kaararka bangiga, ama aad kireysato guri. Deyn bixiyaashu waxa ay la wareegi karaan mushaharkaaga ama xisaabtaada bangiga. haddii aad la imaan karto qorshe aad ku bixiso deynta, sidaas ku dhaqaaq. Laakiin muhimadda koowaad waxa aad siisaa in aad hagaajiso xaaladda aad iminka ku sugan tahay - in aad wada bixiso oo waqtigooda ku bixiso kirada ama deynta guriga, biilasha korontada, gaaska iyo biyaha.

Dhinaca kale, deyn xilli hore ah kaama hor istaagi karaan in aad qaadato deyn cusub. Bangiyada ama shirkadaha intooda badan halkii ay eegi lahaayeen deeyn hore oo lagugu lahaa waxa ay xoogga saaraan in aad heysato shaqo joogta ah oo aad bixin karto deynta hadda lagu siiyo.

Xitaa haddii aad ogolaato in deyn lagugu leeyahay, waxa aad faahfaahin ka bixin kartaa sababta laguugu yeeshay. Waxaa laga yaabaa in shaqada lagaa saaray. Xaaskaagii/saygaagii hore ayaa kaaga baxsaday biil fara badan inta aadan is furin. Waxaa laga yaabaa in aad xanuunsatay oo aadan laheyn ceymis caafimaad. Qor waraaq aad ku faahfaahineyso xaaladda oo u dir goobta ganacsiga ama kireeyaha loo soo diray warbixintaada deyn bixinta.

Haddii aadan bixin karin deyntii hore, waa in aad isku daydaa in aad tartaabu tartiib u bixiso lacagta. Si aad caawinaadu hesho, la xiriir Adeegga La Talinta Deymaha ee macaamiisha 1-(800) 431-8157.



Haddii aad dooneyso in aad guri iibsato, la tasho barnaamijyada guri yeelashada. Iyaga ayaa kaa caawin kara in ay hagaajiyaan sumcadaada deyn bixinta. Si aad u hesho qof ku caawiya, Waxa kale oo aad soo diri kartaa fariin aad soo raaciso nawaaxiga aad degan tahay 898-211 si aad u ogaato xaafadahaaga ama la soo xiriir si aad internetka kula sheekeysato www.211unitedway.org.

Xaaladaha qaarkood, in aad diiwaangeliso cayroobid. Ceyroobiddu waa dariiqo suurogal ah haddii ay kuu cadaato in aanay jirin dariiqo kale oo aad ku bixin karto biilasha, oo talaabo ay kaa qaadayaan deyn bixiyayaasha - sida in ay la wareegaan jeegaaga iyo xisaabtaada bangiga.

Waa maxay “hagaajinta sumcadda deyn bixinta” ee been abuurka ah?

Ka digtoonow shirkadaha “soo celiya sumcadda deyn bixinta” oo qariya deynta ama kuu sameeya aqoonsi cusub. Waa dambi in aad ku qorto wax been ah codsiga deymaha ama aad ka been sheegto lambarkaaga bulshada. Qaar ka mid ah shirkadaha hagaajinta sumcadda deyn bixinta waxa ay dadka kula taliyaan in qofku isticmaalo Lambarka Canshuur Bixinta Ganacsiga halkii ay ka isticmaali lahaayeen lambarka bulshada (social security). Haddii aad sidaas yeesho si aad u qariso sumcadaada canshuur bixinta oo xun darteed, waa sharci daro. Guud ahaan, ka digtoonow koox kasta oo kuu soo bandhiga in ay “hagaajinayaan sumcadaada deyn bixinta”. Waxaa lagaa yaabaa in ay lacagtaada u isticmaalaan in ay kugu dhaawacaan ama kugula taliyaan waxyaabo aan sharciga waafaqsaneyn ama caawinaad ka raadso hay’adaha samo falka ee dadka kala taliya soo celinta sumcadda deyn bixinta.

Xog Urursan oo ku saabsan macluumaadka sharciga MA AHA talo xagga sharciga. La tasho qareen. Ha isticmaalaan xogtan urursan haddii ay 1 sano ka soo wareegtay xilligii la daabacay. Weydiiso xogtii ugu dambaysay, liiska xogta urursan, ama aad ku hesho habab kale.

© 2026 Minnesota Legal Services Coalition. Qoraalkan waa la sii badin karaa waxaana loo adeegsan karaa oo kaliya hab shaqsi ah iyo waxbarasho kaliya. Xuquuqda kale waa mid la dhawray. Ogeysiiskan waa inuu la socdaa nuqul kasta oo la sii daabaco. Dib u daabicidda, sii qeybinta, iyo in loo isticmaalo hab ganacsi ah waa mid si adag loo mamnuucay.

FREE CREDIT REPORT REQUEST

(Codsiga Warbixinta Deyn Bixinta Ee Lacag La'aanta Ah)

Use this form to ask for your free (once every 12 months) copy of your credit report.

(Isticmaal foomkan si aad u codsato nuqulka warbixinta deyn (hal mar 12kii bilood ee kasta)

Full Name

(First, middle initial, last)

Magacaaga, xarafka u horeeya magacaaga aabahaa, magaca awoowahaa

Current Address:

Cinwaanka aad degan tahay

Previous Address (if you have been at your current address for less than 2 years)

Cinwaanadii aad horey u soo degtay (haddii aad cinwaankan degan tahay wax ka yar 2 sano

Date of Birth: / /

Taariikhda Dhalashada:

Social Security #

Lambarka Bulshada

I am requesting my free copy of my credit report that I can get every 12 months.

Waxa aan codsanayaa warbixinta sanadalaha ah ee diiwaankeyga deyn bixinta ee aan heli karo hal mar 12kii biloodba

I want a credit report from all three credit reporting companies.

Waxa aan codsanayaa warbixinta deyn bixinta ee sadexda shirkadood

I want a report from Equifax

Waxa aan codsanayaa warbixinta Equifax

I want a report from Experian

Waxa aan codsanayaa warbixinta Experian

I want a report from Trans Union

Waxa aan codsanayaa warbixinta union

Signed: _____

Saxiixay:

Date: _____

Taariikhda:

Foomkan boostada ugu soo dir:

Codsiga Warbixinta Deyn Bixinta Ee Sanadlaha Ah:

Annual Credit Report Request Service

PO Box 105281

Atlanta, GA 30348-5281

CREDIT REPORT REQUEST

(Codsiga Warbixinta Sanadlaha Ah)

Use this form to get copies of your credit report if you already got your free one.

U isticmaal foomkan si aad u codsato nuqul dheeraad ah ee warbixinta deyn bxiinta haddii aad horey laguugu soo diray midka lacag la'aanta ah:

Full Name

(First, middle initial, last)

Magacaaga, xarafka u horeeya magacaaga aabaha, magaca awoowaha

Current Address:

Cinwaanka aad degan tahay

Previous Address (if you have been at your current address for less than 2 years)

Cinwaanadii aad horey u so degtay (haddii aad cinwaankan degan tahay wax ka yar 2 sano

Date of Birth: ___ / ___ / ___ Social Security # _____

Taariikhda Dhalashada:

Lambarka Bulshada

Payment:

Check or money order for \$ _____
Lacagta: Jeeggaaga ama lacaga laga dhigo jeegga (money order)\$

I am entitled to a free copy because:
Waxa aan ka soo baxay shuruudaha ku xiran warbixin dheeraad ah oo lacag la'aan ah

- I get public assistance, or
Waxa la i siiyaa gargaarka dadweynaha
- I am unemployed and plan to seek employment within 60 days, or
Ma shaqeeyo waxa aan doonayaa in aan shaqo raadsado 60 maalmood gudahood, ama
- My report is inaccurate due to fraud
Warbixinta sax ma aha been abuur ku jira darteed
- I was denied credit based on your report in the last 60 days
Waxaa la ii diideyn in deyn la i siiyo taasoo ay ugu wacan tahay warbixinta la soo saaray 60 maalmood

(I am sending a copy of the denial letter) (*waxa aan soo raaciyey warqadda diidmada*)

Signed: _____

Warbixinta sax ma aha been abuur ku jira darteed

Date: _____

Taariikh

Mail this completed form to the Credit Reporting Company you want to contact. Use the address listed in this fact sheet. Don't forget to include a copy of your photo ID and a copy of a current utility bill or other document that shows your name and address.

Boostada ugu dir foomkan oo aad buuxisay Shirkadaha Warbixinta Deyn Bixinta ee aad dooneyso in aad la xiriirto. Istickmaal foomka ku lifaaqan xogta urursan. Ha hilmaamin in aad soo raaciso aqoonsi sawir leh iyo nuqul ka mid ah biilasha korontada, gaaska ama biyaha ama cadeyn kale oo muujineysa magacaaga iyo cinwaankaaga.