A FREE GIFT FOR TEXAS HOMEOWNERS

The Texas Homeowner Lockdown Guide

Lock down your credit. Protect your home title.
Shield your card number when you shop.

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Three things every homeowner should do:
1. Freeze your credit • 2. Watch your home title • 3. Shield your card number when you shop

1 Freeze your credit at all three bureaus

A credit freeze (also called a security freeze) blocks **hard inquiries** — which means no one can open a new credit card, loan, or account in your name, even if they have your personal information. It is **free by federal law**, does not hurt your credit score, and does not stop you from using your own cards.

What a freeze does and doesn't do

- **Does:** block new accounts and hard inquiries; you can temporarily lift it any time you apply for credit.
- **Doesn't:** block soft inquiries (pre-approved offers, existing creditors); stop fraud on accounts you already have; affect your score.

You must freeze **all three bureaus separately** — they do not share data, and a lender only needs one unfrozen file to approve a fraudulent application.

The three bureaus

- **Equifax** — equifax.com/personal/credit-report-services — 1-888-298-0045
- **Experian** — experian.com/freeze/center.html — 1-888-397-3742
- **TransUnion** — transunion.com/credit-freeze — 1-888-909-8872

How to do it (about 10 minutes per bureau, online is fastest)

1. Go to the bureau's freeze page above (or call the number).
2. Create a **free** account and verify your identity — Social Security number, birthdate, address, sometimes a few quiz questions.
3. Toggle the freeze **ON** and save the confirmation.
4. Save every login and PIN somewhere safe — you need them to lift the freeze later.
5. When *you* apply for credit later, ask the lender which bureau they check and lift only that one for a few days.

Heads up: Each bureau's site will push a paid “lock” or monitoring plan on the same page. Choose the **free security freeze** — never pay for this. And only enter your Social Security number on the bureau's own site that *you* navigated to — never give it to an unsolicited caller.

2 Protect your home title (deed fraud)

Deed fraud is when a criminal files a fake deed or lien against your property — to steal ownership, take out loans against it, or cloud your title. The defense is **early warning**: many counties offer a **free alert system** that emails you whenever any document is recorded under your name.

Harris County's free Property Alert System — signup steps

1. Go to **cclerk.hctx.net** > the **Property Deed Fraud** page, then open the **Document Search Portal** (direct link: cclerk.hctx.net/applications/websearch/PropertyAlertSystem.aspx).
2. Tap **“click here to register”** and create a free account with an email you actually check. Log in.
3. Open the menu (three lines) > **Property Records** > **Property Alert System** > **OK**.
4. Add your name: first and last **exactly as on your deed**. Then add **every variation** — e.g. both “Robert” and “Bob”. The county matches last names exactly and first names by “starts with,” so

Bob would never match Robert. There is no limit on names.

5. Confirm both alerts show as **active** (green toggles). Done — you'll get an email within 1–2 business days of any document filed under your names, with a link to review it.

If you ever get an alert you don't recognize

Review the document copy linked in the email **immediately**. If it looks fraudulent, talk to a real-estate attorney right away — Texas Government Code §51.901 provides a process to challenge fraudulent filings. Remember the alert system is an early-warning bell, not a force field: the county can't stop a bogus document from being filed, but fast notice is how you kill it before it does damage.

Two more things

- Find your **owner's title insurance policy** from when you bought your home — it's what legally defends your ownership if it ever comes to a fight.
- **Skip paid "title lock" subscriptions** — they charge a monthly fee for monitoring your county clerk gives you free.
- **Outside Harris County?** Search "[your county] clerk property fraud alert" — most large counties offer a free version of the same thing.

3 Keep your card number safe when you shop

A **virtual card number** is a disposable alias for your real card number, for online shopping. The merchant charges the alias and it shows on your statement normally — but the store never sees your real number, so a later data breach can't hurt you. iPhone users already have this built in:

Apple Pay (free, works with most bank cards)

1. Open the **Wallet** app > tap **+** > **Debit or Credit Card** > scan your card.
2. Verify with your bank (usually a text code).
3. From then on, choose **Apple Pay** at checkout in stores (double-click side button), in apps, and in Safari — the merchant gets a one-time token, never your real number.

For websites that *don't* take Apple Pay, **Privacy.com** (free tier) generates a throwaway number per site, linked to your checking account. Note it draws from checking like a debit card, not your credit card.

Heads up: Virtual numbers don't work where Apple Pay isn't accepted, don't hide purchases from your bank, and don't replace a credit freeze — the freeze stops new accounts, virtual numbers stop your *existing* card number from leaking.

Quick checklist

Print this page and check things off as you go.

- [ ] Credit frozen at **Equifax**
- [ ] Credit frozen at **Experian**
- [ ] Credit frozen at **TransUnion**
- [ ] Freeze PINs / logins saved somewhere safe

- [ ] Signed up for the county **property alert system**
- [ ] Name variations added to the alerts
- [ ] Owner's **title insurance policy** located
- [ ] Bank card added to **Apple Wallet**

Prepared October 2026. Websites and phone numbers were verified at publication — double-check them if you're reading this much later.

Fighting a builder over defects or warranty coverage?

I spend my days protecting Texas homeowners from builder defects — forensic defect identification, warranty claim handling, and high-leverage dispute resolution, all without lawsuit retainers.

If something in your new-build home isn't right, start with a **free initial evaluation** at **builderdispute.com** — or reach me directly at **claims@builderdispute.com**.

Thanks for reading — and for stopping by.