

## Can I get someone's credit report?

by Noah W - Searchbug Blog - <https://www.searchbug.com/info>

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by Noah W - Wednesday, September 05, 2007

<https://www.searchbug.com/info/can-i-get-someones-credit-report/>

We get this question a lot:

"So and so" owes me money, how can I pull his credit report without him knowing about it? I need to find out where he works or lives to serve him papers.



Unfortunately and I guess fortunately you really can't. Sometimes it would be really helpful to pull a credit report on someone that owes you money before you try and chase them down. This way you know if it's worth spending time, money, and effort pursuing them to get what's owed.

Sometimes we're all glad it's not that easy to obtain one and there are laws in place preventing anyone from getting that information.

I'm not an attorney and I don't claim to know much about the various laws on this subject. If you are a lawyer, or know the law, please leave comments to help others.

We currently don't offer to obtain credit reports. There are plenty of places to obtain your own credit report and you can obtain the report of others with the right credentials.

One of the credentials to obtain someone's credit report requires written permission from that individual. If you are a lender, a company that deals with issuing credit or insurance or need it for employment purposes you can also obtain the reports.

The Fair Credit Reporting Act "FCRA" is the law that pertains to the financial matters of others. This federal statute does allow a business to pull a credit report for an individual or a business in certain situations, the key phrase here being "certain situations". [Use this link to view the FCRA](#), but I warn you that is an 86 page PDF and is not easy reading.

A good article on the subject written by Jenny C. McCune a contributing editor with Bankrate.com [can be found here](#).

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From blog comments.

Bottom line: OK to pull if you have a written release from the consumer, for credit, employment or insurance purposes. OK to pull if you have a judgment or a court ordered document against the consumer.

If you need to locate someone's employer for a process server or to garnish wages you don't need a credit report. You can simply hire an investigator to conduct a Place of Employment "POE" search.

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