



MARCH 19, 2018

Dear Client:

As communicated in 2017, Equifax, Experian and TransUnion announced and implemented enhanced standards for the collection and timely updating of public record data reported on consumer reports, in accordance with National Consumer Assistance Plan (NCAP) requirements.

The enhanced standards, effective July 1, 2017, require public records to be reported with at least a minimum of consumer PII elements (name, address, social security number and/or date of birth) and a minimum collection frequency (at least every 90 days). These enhanced standards apply to new and existing public record data on the NCRAs' respective consumer credit reporting databases.

Upon implementing the NCAP enhanced standards for public records, the NCRAs removed all civil judgments and most tax liens from their consumer credit reporting databases. Since then, based on our ongoing review and monitoring of tax lien data from our third-party vendor, Experian has decided to cease reporting tax lien data and to remove all remaining tax liens from our consumer credit reporting database in order to ensure compliance with the enhanced NCAP public records standards. All remaining tax liens will be removed from consumer credit reports the week of April 16, 2018. It is our understanding the other NCRAs will also remove all tax liens from their respective files around the same time period.

Bankruptcy public record data is not affected by this decision and will continue to be reported.

For further information, please direct any questions to your primary Experian account representative or to DataReporting@experian.com.

Respectfully,

Sandy Anderson

Sandy Anderson
Senior Vice President, Client Operations

