Dear BRUCE COTTMAN:

We are writing to confirm that a security freeze was placed on your Equifax credit report.

Before applying for credit, you must temporarily lift or permanently remove your security freeze by:

- · Logging in or creating an account at www.myEquifax.com
- Calling us at 1-888-298-0045
- Or sending a written request that includes your name, address and social security number to:

Equifax Information Services LLC P.O. Box 105788

Atlanta, GA 30348

If you are sending your request by mail, please be sure to include copies of the following:

One Government Issued ID	One Item to Validate Your Address
Example: Driver's License State Issued ID Card Passport Birth Certificate	Example: Driver's License Utility Bill Pay Stub W2 or 1099 Form

For requests to temporarily lift your security freeze, please be sure to specify the desired date range. Example: March 15, 20XX to March 21, 20XX

Placing, lifting and removing a security freeze on your Equifax credit report is free.

To learn how to make a security freeze request with the other two nationwide credit bureaus, visit:

- TransUnion at www.transunion.com
- Experian at www.experian.com

Equifax Information Services LLC maintains your credit report and provides information to creditors and insurers, including credit card companies and other lenders, so that they may make pre–approved firm offers of credit as permitted by the Fair Credit Reporting Act. If you prefer not to receive such offers, you can opt out by visiting www.optoutprescreen.com or calling toll-free: 1-888-5-OPT-OUT (or 1-888-567-8688).

You may also send your request in writing to: Equifax Information Services LLC

P.O. Box 740123

Atlanta, GA 30374-0123

Please include your complete name, address, social security number and signature. Equifax will remove your name from its pre-approved offer database and share your request with the other two nationwide credit reporting agencies.

Thank you for the opportunity to assist you.

Equifax Information Services LLC