EQUIFAX

CREDIT FILE: February 15, 2019

Confirmation # 9046049592

Dear Jose C Gonzailez:

According to Puerto Rico Code, Title 7, Banking, Part VI, Control and Supervision, Chapter 132, Credit Reporting Agencies, § 2040, Obtaining free of charge once per year a credit report, a consumer is entitled to one free credit file disclosure from each credit reporting agency that maintains business in Puerto Rico. Pursuant to this article, Equifax Information Services LLC will, upon request, provide you with one free credit file disclosure each calendar year.

Thank you for requesting your credit file, commonly called a Consumer Credit Report. Your credit file contains information received primarily from companies which have granted you credit and from public record sources. Great care has been taken to report this information correctly. Please help us in achieving even greater accuracy by reviewing all of the enclosed material carefully.

If there are items you believe to be incorrect, you may be able to initiate an investigation request via the Internet 24 hours a day, 7 days a week at:

www.investigate.equifax.com

Using the Internet to initiate an on-line investigation request will expedite the resolution of your concerns.

Or you may complete the enclosed Research Request Form and return it to:

Equifax Information Services LLC
P.O. Box 740241
Atlanta, GA 30374

NOTE: Sending the Research Request Form to any other address will delay the processing of your request.

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

Under the FACT Act, you have the right to request and obtain a copy of your credit score. To obtain a copy of your credit score, please call our automated ordering system at: *1-877-SCORE-11*.