



Office of the Secretary

UNITED STATES OF AMERICA
FEDERAL TRADE COMMISSION
WASHINGTON, D.C. 20580

March 5, 2013

Mr. Alexander Gonzalez
State of Florida

Re: In the Matter of Equifax Information Services LLC, File No. 102 3252

Dear Mr. Gonzalez:

Thank you for your comment regarding the Federal Trade Commission's consent agreement in the above-entitled proceeding. The Commission has placed your comment on the public record pursuant to rule 4.9(b)(6)(ii) of the Commission's Rules of Practice, 16 C.F.R. § 4.9(b)(6)(ii), and has given it serious consideration.

Your comment included an advertisement for foreclosure defense and loan modification services by a law firm. We appreciate your bringing this matter to our attention. The Commission is committed to protecting consumers in financial distress as well as safeguarding consumer privacy and believes that the proposed order with Equifax Information Services LLC ("Equifax") will further this objective.

If, in the future, you have additional specific information suggesting that Equifax is not complying with the Fair Credit Reporting Act or other federal laws or regulations, you may file a complaint with the Commission at <http://www.ftccomplaintassistant.gov>. Should Equifax violate any term of the final order, it could be liable for civil monetary penalties of up to \$16,000 per violation per day (pursuant to Section 5(l) of the FTC Act).

Having considered all of the facts of this case and all of the comments submitted in response to the proposed order, the Commission has determined that the public interest would best be served by issuing the Decision and Order in final form without any modifications. The final Decision and Order and other relevant materials are available from the Commission's website at <http://www.ftc.gov>. It helps the Commission's analysis to hear from a variety of sources in its work. The Commission thanks you again for your comment.

By direction of the Commission, Commissioner Leibowitz and Commissioner Wright not participating.

Richard C. Donohue
Acting Secretary