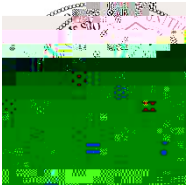


UNITED STATES OF AMERICA
FEDERAL TRADE COMMISSION
WASHINGTON, D.C. 20580



Office of the Secretary

March 5, 2013

Mr. Robert Ellis Smith
State of Rhode Island

Re: In the Matter of Equifax Information Services LLC, File No. 1023252

Dear Mr. Smith:

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.

In your comment you state that you concur

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).

Your comment also states that you believe disgorgement is inadequate and that you believe that there “has not been one year since the Fair Credit Reporting Act was enacted that Equifax, Inc. has been in compliance with the act,” because Equifax has been subject to a number of Commission orders since 1973. With regard to previous Commission actions involving Equifax, the complaints in those matters involve a variety of different provisions of the FCRA and different fact patterns from the allegations in the present complaint.