

February 21, 2003

Mr. Chris Hoofnagle


RE: Request for Report

Dear Mr. Hoofnagle:

Thank you for your interest in ChoicePoint and our information policies and practices. As you may know, ChoicePoint is a founding member of the Individual Reference Services Group and a signatory to the Group's Industry Principles, which were adopted on December 15, 1997. Section VIII of these Principles provides as follows:

"Choice. Each individual reference service shall upon request inform individuals of the choices, if any, available to limit access or use of information about them in its data base, provided, however, that in the case of NON-PUBLIC INFORMATION distributed to the general public (Section V.C of these principles), an individual reference service shall provide an opportunity for an individual to limit the general public's access or use of such NON-PUBLIC INFORMATION."

ChoicePoint limits access to its information products to government and businesses with legitimate business purposes for the data, such as detecting and preventing fraud, performing legal due diligence, locating criminal suspects, finding missing children, and managing business risks in a variety of ways. We feel that removing information from these products would render them less useful for important business purposes, many of which ultimately benefit consumers. ChoicePoint DOES NOT DISTRIBUTE NON-PUBLIC INFORMATION (as defined in the Principles) TO THE GENERAL PUBLIC PURSUANT TO SECTION V(C) OF THE PRINCIPLES. The general public therefore has NO direct access to or use of NON-PUBLIC INFORMATION (as defined in the Principles) from ChoicePoint whatsoever.

You may wish to contact the three major credit bureaus to ensure that your information is correct with them. The addresses and phone numbers for the three major consumer-reporting agencies are as follows:

Equifax
P.O. Box 105783
Atlanta, GA 30348
(800) 685-1111

Experian
P.O. Box 949
Allen, TX 75013
(888) EXPERIAN

TransUnion
760 West Sproul Road
P. O. Box 390
Springfield, PA 19064-0390
(800) 888-4213

Finally, the Direct Marketing Association (DMA) (<http://www.the-dma.org>) provides individuals with a form to use to have their names removed from direct marketers' mailing lists and telephone call lists. They can also be reached at:

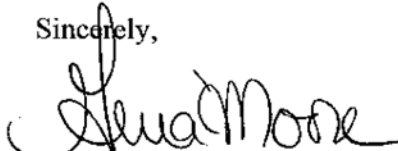
Direct Marketing Association
Mail Preference Service
P.O. Box 9008
Farmingdale, NY 11735-9008

If you have additional questions or comments you should contact our legal offices:

William R. Still
Director of Privacy and Government Affairs
100 Alderman Drive, MD 71A
Alpharetta, GA 30005

I hope that the above adequately addresses your concerns. Thank you for your inquiry.

Sincerely,


Gina Moore