



TransUnion Public Records Announcement

Last year, Equifax, Experian and TransUnion (the “NCRAs”) announced and implemented enhanced standards for the collection and timely updating of public record data included in consumer credit reports as part of the National Consumer Assistance Plan (“NCAP”).

Upon implementing the NCAP enhanced standards for public records, the NCRAs removed all civil judgments and the majority of tax liens from their consumer credit reporting databases last July. Since then, our ongoing review and monitoring of tax lien data transmitted by our third party vendor has led TransUnion to decide to cease reporting tax lien data and to remove all remaining tax liens from our consumer credit reporting database in order to ensure compliance with the enhanced standards of the NCAP and to resolve pending litigation. All tax liens will be removed from consumer credit reports the week of April 16, 2018. We are advised that Experian and Equifax have also decided to cease reporting tax lien data and will take similar action in April 2018. Bankruptcy public record data will continue to be reported.

If you have any questions about the NCAP requirements or TransUnion’s implementation of these requirements, please feel free to email us at TUDAS@transunion.com.