UNITED STATES DEPARTMENT OF AGRICULTURE
Farm Service Agency
Washington DC 20250

Notice FLP-673

5-FLP, 1951-C

For: State Offices

Issuing and Using FSA-2701's, FSA-2702's, FSA-2703's, and FSA-2704's for Administrative Offset Notification

Approved by: Deputy Administrator, Farm Loan Programs

Chris P. Beyerhelm

1 Replacing RD Form Letter 1951-C-1 and Form Letter 1951-C-2

A Background

FSA uses RD Form Letter 1951-C-1 and Form Letter 1951-C-2 to notify borrowers, and/or nonborrower entities, of FSA's intent to use an administrative offset to collect on the borrower's delinquent account.

FSA-2701, FSA-2702, FSA-2703, and FSA-2704 are being issued to replace RD Form Letter 1951-C-1 and Form Letter 1951-C-2.

B Purpose

This notice:

- authorizes using the following for notifying borrowers and nonborrower entities and provides direction for their use:
  - FSA-2701 (borrower) and FSA-2702 (nonborrower entity) that replace RD Form Letter 1951-C-1
  - FSA-2703 (borrower) and FSA-2704 (nonborrower entity) that replace Form Letter 1951-C-2
- obsoletes RD Form Letter 1951-C-1 and Form Letter 1951-C-2.

Note: Except as modified by this notice, RD Instruction 1951-C, including sections 1951.102 through 1951.106, remains in effect. 7-FLP is under development. The Administrative Offset portion of RD Instruction 1951-C, including RD Form Letter 1951-C-1 and Form Letter 1951-C-2, will be removed from RD Instruction 1951-C when 7-FLP is issued.

1 Replacing RD Form Letter 1951-C-1 and Form Letter 1951-C-2 (Continued)

C State and County Office Action

State and County Offices shall use the following:

- FSA-2701 (Exhibit 1) to notify a borrower of FSA's intent to collect on a delinquent debt through administrative offset
- FSA-2702 (Exhibit 2) to notify a nonborrower entity that FSA intends to offset a borrower's portion of payments to the entity to collect on a delinquent debt
- FSA-2703 (Exhibit 3) to notify a borrower that offset will begin immediately and provide details of the payment and amount that will be offset
- FSA-2704 (Exhibit 4) to notify a nonborrower entity that FSA intends to immediately offset a borrower's portion of a payment to the entity and to provide details about the payment and amount that will be offset.

If FSA-2703 is sent to the borrower to secure an immediate offset, FSA-2701 must also be completed and attached. If FSA-2704 is sent to a nonborrower entity as part of securing an immediate offset, FSA-2702 must also be completed and attached.

FSA-2701, FSA-2702, FSA-2703, FSA-2704, and instructions are available as fillable forms at the FSA forms website at **http://intranet.fsa.usda.gov/dam/ffasforms/currentforms.asp**.

D Contact

If there are questions about this notice, contact Lee Nault by either of the following:

- e-mail to **lee.nault@wdc.usda.gov**
- telephone at 202-720-6834.

Example of FSA-2701, Notice of Intent to Collect by Administrative Offset

This form is available electronically.

FSA-2701 (04-08-14) **U.S. DEPARTMENT OF AGRICULTURE** Farm Service Agency Position 4

NOTICE OF INTENT TO COLLECT BY ADMINISTRATIVE OFFSET

Date

[Borrower's Name]
[Borrower Address]
[City, State, Zip Code]

[Mailing Intructions]
RETURN RECEIPT REQUESTED

This notice informs you that the United States Department of Agriculture (USDA), Farm Service Agency (FSA) will use administrative offset to collect a debt owed by you to FSA. This notice advises you of your rights concerning administrative offset as given by the Debt Collection Act, 31 U.S.C.§ 3716; the Federal Claims Collection Standards, 31 C.F.R.§§ 900-904; and the USDA administrative offset regulations at 7 C.F.R. part 3, subpart D. Your delinquent debt has been referred to the United States Department of Treasury, Treasury Offset Program, as well as to credit reporting bureaus, in accordance with the requirements of the Debt Collection Improvement Act of 1996, 31 C.F.R. part 285.

FSA intends to take any future payment that you are to receive from your participation in any eligible Federal program or contract. We intend to begin administrative offset 30 days after this notice has been delivered to you. These payments will be applied to your delinquent debt in such amount required to bring your account current.

The loans for which payment is past due are as follows:

1A Loan No.	1B Note Date	1C Note Amount	1D Interest Rate	1E Amount Past Due

The amount due will increase as interest accrues at the annual rate indicated above. Also, the debt and the amount required to bring the account current may increase as penalties or fees are charged to your account and subsequent installments become due. The amount to be offset will also include any payments to other entities equal to your pro rata share in the entities if FSA has a legally enforceable right under state law or otherwise to pursue entity payments.

If your account is referred to the Department of Justice for foreclosure and/or other collection activity after foreclosure, such as a deficiency judgment or enforcing a judgment lien, attorney's fees may be added to your debt, as well as a Department of Justice fee of 3%.

Notice to Customers Presenting Checks: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. For inquiries, please contact your local FSA office.

Privacy Act Statement Concerning Checks: A Privacy Act Statement required by 5 U.S.C 552a(e)(3) stating our authority for soliciting and collecting the information from your check, and explaining the purposes and routine uses which will be made of your check, is available from the United States Department of Treasury's internet site at (http://www.fms.treas.gov/otcnet/index.html), or call toll free at (1-866-945-7920) to obtain a copy by mail. Furnishing the check information is voluntary, but a decision not to do so may require you to make payment by other method.

Example of FSA-2701, Notice of Intent to Collect by Administrative Offset (Continued)

Borrower Rights

Right to Review: You have the right to review FSA records, to make other arrangements for repaying your debt, to obtain an Agency review of the basis for FSA's decision to take administrative offsets, and to request an appeal of this notice to the National Appeals Division:

Access to FSA Records of the Debt: You may inspect and copy your FSA file regarding this debt. If you wish to review your file regarding this debt, you must notify this office in writing within 20 days from the date of delivery of this notice. In response, we will notify you regarding a time and place for your review. If you desire copies of any documents, one copy will be provided.

Opportunity to Propose a Repayment Agreement: At any time within 20 days of the date of delivery of this notice, you may present a written agreement to repay the debt as an alternative to administrative offset. Your proposed repayment agreement must document your ability to pay your account current within a short period of time. Forms FSA-2037 and FSA-2038 are attached for your convenience and must be submitted with your proposal. A written repayment plan for bringing the account current may be accepted by the Agency in lieu of collection of the debt through administrative offset of payments you are to receive.

Opportunity for a Review with an FSA Reviewing Officer: You have the right to submit a written request to FSA for an Agency review of the existence of the debt and propriety of administrative offset by an FSA reviewing officer. An FSA reviewing officer will be an Agency employee designated to conduct a review who has not been involved in the decision to collect your debt through administrative offsets. You may request a meeting in writing for such a review or you may request a documentary review of your records, in lieu of a meeting. In response to your request, FSA may determine that no meeting is required and proceed to conduct a documentary review.

An Agency review will be limited to: 1) the existence of the debt, 2) the status of the delinquency, 3) the amount of the debt or delinquency, and 4) the propriety of administrative offset. Any review will be based on FSA records plus other documentary evidence which you may submit within 10 calendar days after your request for an FSA review is received. Unless otherwise arranged, and evidenced in writing, any meeting or documentary review will be conducted not less than 10 calendar days and not more than 45 calendar days after FSA's receipt of your written request for a review. When you request an FSA review, there will be a stay of offset for a short time during the review process unless FSA determines that a situation exists which requires proceeding with offset.

Upon completion of the Agency review, FSA will advise you of your right to appeal the offset to the National Appeals Division (NAD) under the regulations published at 7 CFR, Part 11. There will be no further stay of administrative offsets to collect this debt. If NAD determines that offset was incorrect, or if FSA offset and later determines an offset should not have been made, the amount offset will be refunded to you.

Your written request for an Agency review must be postmarked no later than 20 calendar days from the date of delivery of this letter. Send the request for review to the State Executive Director (SED) [Insert SED Address]. The request must contain a copy of this letter, must state the type of review you are requesting by an FSA reviewing officer, and must contain a statement explaining why you think the notice is improper.

The request should include your name, address, and phone number, and the name and address of the decision-maker. If you request a face to face review, the SED will advise you of the time, place, FSA review official and procedural requirements. You should send a copy of your request for review and attachments to this office.

All Requests to the Agency must be in Writing: All requests to FSA in response to this notice must be in writing and must be delivered or postmarked within 20 calendar days after the date of delivery of this notice. In response to any written request, you will be advised in writing of the time, place and date for any review of FSA files and any meeting that you request.

Right to Immediate Appeal to NAD: You have the right to appeal this notice of intent to NAD without FSA review, in accordance with regulations published at 7 CFR, Part 11. The NAD appeal will be limited to: 1) the existence of the debt, 2) the status of the delinquency, 3) the amount of the debt or delinquency, and 4) the propriety of administrative offset. If you wish to appeal this decision, your written request for appeal must be postmarked no later than 30 calendar days from the date you received this letter. Send the request for appeal to the office of the Area Supervisor, National Appeals Division, [Insert NAD Address].

Example of FSA-2701, Notice of Intent to Collect by Administrative Offset (Continued)

Borrower Rights, continued:

The request for appeal must contain a copy of this letter and a statement explaining why you think the notice is incorrect. A copy of your appeal and attachments should be sent to this office. The request should include your name, address, and phone number, and the name and address of the decision-maker. NAD will advise you of the time and place of any hearing and of any procedural requirements. If you appeal FSA's transmittal of this notice to NAD, your right to request a review by FSA of the existence of the debt and the propriety of administrative offsets will be deemed waived.

The Right To Not Be Discriminated Against :

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

The U.S. Department of Agriculture (USDA) prohibits discrimination against its customers, employees, and applicants for employment on the bases of race, color, national origin, age, disability, sex, gender identity, religion, reprisal, and where applicable, political beliefs, marital status, familial or parental status, sexual orientation, or all or part of an individual's income is derived from any public assistance program, or protected genetic information in employment or in any program or activity conducted or funded by the Department. (Not all prohibited bases will apply to all programs and/or employment activities.)

If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or e-mail at program.intake@usda.gov.

Individuals who are deaf, hard of hearing, or have speech disabilities and wish to file either an EEO or program complaint, please contact USDA through the Federal Relay Service at (800) 877-8339 or (800) 845-6136 (in Spanish). Persons with disabilities, who wish to file a program complaint, please see information above on how to contact us by mail directly or by email. If you require alternative means of communication for program information (e.g., Braille, large print, audiotape, etc.) please contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

Please do not delay action to correct your delinquency or schedule the meeting offered in this letter. This action may have a negative impact on your ability to obtain additional credit. No additional notice will be forthcoming.

For more information or if you have any questions, please contact [Insert Specific Office Name] at [Insert Office Address] or by telephone [Insert Phone No.].

2A. Authorized Agency Official Name and Title	2B. Authorized Signature	2C. Date Signed *(MM-DD-YYYY)*

The U.S. Department of Agriculture (USDA) prohibits discrimination against its customers, employees, and applicants for employment on the basis of race, color, national origin, age, disability, sex, gender identity, religion, reprisal, and where applicable, political beliefs, marital status, familial or parental status, sexual orientation, or all or part of an individual's income is derived from any public assistance program, or protected genetic information in employment or in any program or activity conducted or funded by the Department. (Not all prohibited bases will apply to all programs and/or employment activities.) Persons with disabilities, who wish to file a program complaint, write to the address below or if you require alternative means of communication for program information (e.g., Braille, large print, audiotape, etc.) please contact USDA's TARGET Center at (202) 720-2600 (voice and TDD). Individuals who are deaf, hard of hearing, or have speech disabilities and wish to file either an EEO or program complaint, please contact USDA through the Federal Relay Service at (800) 877-8339 or (800) 845-6136 (in Spanish).

*If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at **http://www.ascr.usda.gov/complaint_filing_cust.html**, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter by mail to U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at **program.intake@usda.gov**. USDA is an equal opportunity provider and employer.*

Example of FSA-2702, Notice of Intent to Collect by Administrative Offset for Non-Borrower Entity

This form is available electronically.

FSA-2702 (04-08-14)

U.S. DEPARTMENT OF AGRICULTURE
Farm Service Agency

Position 4

NOTICE OF INTENT TO COLLECT BY ADMINISTRATIVE OFFSET FOR NON-BORROWER ENTITY

Date

[Entity Name]
[Entity Address]
[City, State, Zip Code]

[Mailing Intructions]
RETURN RECEIPT REQUESTED

[Insert Name of Delinquent Borrower], who is a member of your entity, is delinquent in the amount of [$ Insert Default Amount]to the Farm Service Agency (FSA). Pursuant to 7 C.F.R. §1951.106(b) and §3.45, FSA will offset your entity member's percentage share of any payments that member is to receive from participation in any Federal program or contract. FSA has determined that the entity member's percentage share is [Insert Borrower Percentage Share].

Appeal Rights:

You have the right to appeal this notice of intent to the National Appeals Division (NAD) in accordance with regulations published at 7 CFR, part 11. If you appeal this decision, your written request for appeal must be postmarked no later than 30 calendar days from the date you receive this letter. Send the request for appeal to the office of the Area Supervisor, National Appeals Division, [Insert NAD Address].

The request for appeal must contain a copy of this letter and a statement explaining why you think the notice is incorrect. A copy of your appeal and attachments should be sent to this office. The request should include your name, address, and phone number, and the name and address of the decision-maker. NAD will advise you of the time and place of any hearing and of any procedural requirements.

The Right To Not Be Discriminated Against :

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

The U.S. Department of Agriculture (USDA) prohibits discrimination against its customers, employees, and applicants for employment on the bases of race, color, national origin, age, disability, sex, gender identity, religion, reprisal, and where applicable, political beliefs, marital status, familial or parental status, sexual orientation, or all or part of an individual's income is derived from any public assistance program, or protected genetic information in employment or in any program or activity conducted or funded by the Department. (Not all prohibited bases will apply to all programs and/or employment activities.)

If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or e-mail at program.intake@usda.gov.

Individuals who are deaf, hard of hearing, or have speech disabilities and wish to file either an EEO or program complaint, please contact USDA through the Federal Relay Service at (800) 877-8339 or (800) 845-6136 (in Spanish). Persons with disabilities, who wish to file a program complaint, please see information above on how to contact us by mail directly or by email. If you require alternative means of communication for program information (e.g., Braille, large print, audiotape, etc.) please contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

Example of FSA-2702, Notice of Intent to Collect by Administrative Offset for Non-Borrower Entity (Continued)

FSA-2702 (04-08-14) Page 2 of 2

For more information or if you have any questions, please contact [Insert Specific Office Name] at [Insert Office Address] or by telephone [Insert Phone No.].

1A. Authorized Agency Official Name and Title	1B. Authorized Signature	1C. Date Signed *(MM-DD-YYYY)*

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*If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at **http://www.ascr.usda.gov/complaint_filing_cust.html**, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter by mail to U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at **program.intake@usda.gov**. USDA is an equal opportunity provider and employer.*

Example of FSA-2703, Notice to Debtor That Administrative Offset Has Been Exercised and Intent to Collect by Administrative Offset

This form is available electronically.

FSA-2703 U.S. DEPARTMENT OF AGRICULTURE Position 4
(04-08-14) Farm Service Agency

NOTICE TO DEBTOR THAT ADMINISTRATIVE OFFSET HAS BEEN EXERCISED AND INTENT TO COLLECT BY ADMINISTRATIVE OFFSET

Date

[Borrower Name]
[Borrower Address]
[City, State, Zip Code]

[Mailing Intructions]
RETURN RECEIPT REQUESTED

The United States Department of Agriculture (USDA), Farm Service Agency (FSA) will use administrative offset to collect a debt owed by you to FSA. Please refer to the attached FSA-2701for your rights.

We have determined that **offset will begin immediately** against any amounts payable to you. This is because an agency is preparing to make a payment or disbursement to you and failure to offset this payment or disbursement would substantially prejudice our ability to collect.

[Insert a narrative justification outlining why the failure to effect an emergency offset would be financially detrimental to the government]

The payment to be collected is [$ Insert amount to be offset] that you are to receive from [Insert Payment of Disbursement Source]. FSA also intends to take any future payment or disbursement that you are to receive from your participation in any Federal program or contract until you pay your account current.

Example of FSA-2703, Notice to Debtor That Administrative Offset Has Been Exercised and Intent to Collect by Administrative Offset (Continued)

FSA-2703 (04-08-14) Page 2 of 2

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

The U.S. Department of Agriculture (USDA) prohibits discrimination against its customers, employees, and applicants for employment on the bases of race, color, national origin, age, disability, sex, gender identity, religion, reprisal, and where applicable, political beliefs, marital status, familial or parental status, sexual orientation, or all or part of an individual's income is derived from any public assistance program, or protected genetic information in employment or in any program or activity conducted or funded by the Department. (Not all prohibited bases will apply to all programs and/or employment activities.)

If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at http://www.ascr.usda.gov/complaint_filing_cust.html or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442, or e-mail at program.intake@usda.gov.

Individuals who are deaf, hard of hearing, or have speech disabilities and wish to file either an EEO or program complaint, please contact USDA through the Federal Relay Service at (800) 877-8339 or (800) 845-6136 (in Spanish). Persons with disabilities, who wish to file a program complaint, please see information above on how to contact us by mail directly or by email. If you require alternative means of communication for program information (e.g., Braille, large print, audiotape, etc.) please contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

For more information or if you have any questions, please contact [Insert Specific Office Name] at [Insert Office Address] or by telephone [Insert Phone No.].

1A. Authorized Agency Official Name and Title	1B. Authorized Signature	1C. Date Signed *(MM-DD-YYYY)*

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Example of FSA-2704, Notice to Debtor That Administrative Offset Has Been Exercised and Intent to Collect by Administrative Offset for Non-Borrower Entity

This form is available electronically.

FSA-2704 U.S. DEPARTMENT OF AGRICULTURE Position 4
(04-08-14) Farm Service Agency

NOTICE TO DEBTOR THAT ADMINISTRATIVE OFFSET HAS BEEN EXERCISED AND INTENT TO COLLECT BY ADMINISTRATIVE OFFSET FOR NON-BORROWER ENTITY

Date

[Entity Name]
[Entity Address]
[City, State, Zip Code]

[Mailing Intructions]
RETURN RECEIPT REQUESTED

[Insert Name of Delinquent Borrower], a member of your entity, is delinquent in the amount of [$Insert Default Amount]to the Farm Service Agency (FSA). Please refer to the attached FSA-2702 for an explanation of your rights. FSA will offset your entity member's percentage share of any payments that member is to receive from participation in any Federal program or contract. We have determined that **offset will begin immediately** against any amounts payable to you. This is because an agency is preparing to make a payment or disbursement to you and failure to offset this payment or disbursement would substantially prejudice our ability to collect.

[Insert a narrative justification outlining why the failure to effect an emergency offset would be financially detrimental to the government]

The payment to be collected is [$ Insert amount to be offset] that the entity member is to receive from [Insert Payment of Disbursement Source]. FSA also intends to take the entity member's percentage share of any future entity payment or disbursement that you are to receive from your participation in any Federal program or contract until the entity member pays the account current.

Example of FSA-2704, Notice to Debtor That Administrative Offset Has Been Exercised and Intent to Collect by Administrative Offset for Non-Borrower Entity (Continued)

FSA-2704 (04-08-14) Page 2 of 2

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If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at http://www.ascr.usda.gov/complaint_filing_cust.html or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442, or e-mail at program.intake@usda.gov.

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For more information or if you have any questions, please contact [Insert Specific Office Name] at [Insert Office Address] or by telephone [Insert Phone No.].

1A. Authorized Agency Official Name and Title	1B. Authorized Signature	1C. Date Signed *(MM-DD-YYYY)*

The U.S. Department of Agriculture (USDA) prohibits discrimination against its customers, employees, and applicants for employment on the basis of race, color, national origin, age, disability, sex, gender identity, religion, reprisal, and where applicable, political beliefs, marital status, familial or parental status, sexual orientation, or all or part of an individual's income is derived from any public assistance program, or protected genetic information in employment or in any program or activity conducted or funded by the Department. (Not all prohibited bases will apply to all programs and/or employment activities.) Persons with disabilities, who wish to file a program complaint, write to the address below or if you require alternative means of communication for program information (e.g., Braille, large print, audiotape, etc.) please contact USDA's TARGET Center at (202) 720-2600 (voice and TDD). Individuals who are deaf, hard of hearing, or have speech disabilities and wish to file either an EEO or program complaint, please contact USDA through the Federal Relay Service at (800) 877-8339 or (800) 845-6136 (in Spanish).

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