

Doral Financial Creditors' Trust

Information Regarding the Doral Financial Creditors' Trust 2019 Federal Income Tax Return

The Creditors' Trustee ("Trustee") files the U.S. federal income tax returns for the Creditors' Trust as a grantor trust. The Creditors' Trust Agreement and the Doral Financial Corporation Plan of Reorganization require the Trustee to provide annual Federal income tax information to holders of interests ("Trust Interests") in the Trust. The Trust sends to each Creditors' Trust Beneficiary ("Interest Holder") a statement setting forth the Interest Holder's share of the Trust's tax items for each Interest Holder to report such items on its applicable tax return.

The Trust provides Interest Holders with information for the 2019 tax year when it finalizes its own Federal Income tax return. The Trust's 2019 Federal income tax return was filed on May 13, 2020. Interest Holders may direct questions to creditor.inquiries@doralcreditorstrust.com. However, the Trust does not intend to and will not provide tax advice to Interest Holders. The Trust strongly encourages Interest Holders to consult their own tax advisors.