

**AMENDMENT TO THE AMENDMENT IN THE
NATURE OF A SUBSTITUTE TO H.R. 5402
OFFERED BY MS. BYNUM OF OREGON**

Page 2, beginning on line 21, strike “agency” and all that follows through “service.” and insert the following:

1 “ agency only—

2 “(A) to the extent that the information re-
3 lates to the payment by the consumer for the
4 service of the utility or telecommunication serv-
5 ice or other terms of the provision of the serv-
6 ices to the consumer, including any deposit, dis-
7 count, or conditions for interruption or termi-
8 nation of the service; and

9 “(B) if the consumer has provided a writ-
10 ten notice to opt-in to such furnishing to the
11 furnisher of such information.”.

Page 3, after line 15, insert the following:

12 “(5) RELATION TO STATE LAW.—Notwith-
13 standing section 625, this subsection shall not pre-
14 empt any law of a State with respect to furnishing
15 to a consumer reporting agency information relating

1 to the performance of a consumer in making pay-
2 ments—

3 “(A) pursuant to a lease agreement with
4 respect to a dwelling; or

5 “(B) a contract for a utility or tele-
6 communications service.”.

