

**AMENDMENT TO THE AMENDMENT IN THE  
NATURE OF A SUBSTITUTE TO H.R. 8141  
OFFERED BY MR. GOTTHEIMER OF NEW JERSEY**

Page 1, after line 16, insert the following (and re-designate the subsequent paragraphs accordingly):

1           “(2) IDENTIFICATION OF INACCURATE INFOR-  
2           MATION.—If a reseller determines that information  
3           contained in a consumer report described in para-  
4           graph (1) may be inaccurate, the reseller shall  
5           promptly, not later than five days after making such  
6           determination—

7                       “(A) notify the consumer reporting agency  
8                       from which the reseller received the information  
9                       that the information may be inaccurate; and

10                      “(B) provide the consumer to which the in-  
11                      formation relates—

12                               “(i) with a notice that the reseller has  
13                               received information about the consumer  
14                               that the reseller believes may be inac-  
15                               curate;

16                               “(ii) a copy of such information;

1                   “(iii) the name of the consumer re-  
2                   porting agency from which the reseller re-  
3                   ceived such information; and

4                   “(iv) the process that the consumer  
5                   may use to dispute such information with  
6                   such consumer reporting agency.

7                   “(3) TREATMENT OF INACCURATE INFORMA-  
8                   TION.—A reseller may not furnish any item of infor-  
9                   mation to a third party if the reseller has deter-  
10                  mined or has reasonable cause to determine that the  
11                  information may be inaccurate. A reseller shall take  
12                  into account the reliability and accuracy of informa-  
13                  tion provided by a source of information when mak-  
14                  ing an assessment of accuracy under this subsection.  
15                  Each reseller shall maintain policies and procedures  
16                  to ensure compliance with this paragraph.”.

Page 2, line 3, insert before the period the following:

“, unless the reseller has determined or has reasonable  
cause to determine that the information may be inac-  
curate”.

