

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

Strike all after the enacting clause and insert the following:

1 SECTION 1. SHORT TITLE.

2 This Act may be cited as the “Fair Credit Reporting
3 Reseller Accuracy Act”.

**4 SEC. 2. ACCURACY OF INFORMATION TRANSMITTED BY RE-
5 SELLERS.**

6 Section 607 of the Fair Credit Reporting Act (15
7 U.S.C. 1681e) is amended by adding at the end the fol-
8 lowing:

9 “(f) TRANSMISSION OF INFORMATION BY RE-
10 SELLERS.—

11 “(1) IN GENERAL.—Before a reseller transmits
12 information contained in a consumer report to an
13 end user or another reseller, such reseller shall fol-
14 low reasonable procedures to assure maximum pos-
15 sible accuracy of the information concerning the in-
16 dividual about whom the information relates.

17 “(2) LIMITATION OF LIABILITY.—No reseller
18 may be held liable under this title if such reseller ac-

1 curately communicates information obtained from
2 another consumer reporting agency to an end user
3 or another reseller.

4 “(3) RESELLER DEFINED.—In this subsection
5 the term ‘reseller’ has the meaning given the term
6 in section 603.”.

