Amend **CSSB 674** as follows:

(1) In SECTION 1 of the bill, in proposed Section 35.62, Business & Commerce Code (committee printing, page 1, lines 30-33), strike proposed Subsection (c) and substitute the following:

(c) A person that requests a customer's number to complete a credit check, as provided in Subsection (b), shall:

(1) destroy each record of the number by shredding, erasing, or other means after the credit check is completed; or

(2) maintain the number:

(A) for the sole purpose of allowing authorized employees to use the number to collect a debt or to protect against fraud or unauthorized transactions; and

(B) in a database or other location that ensures the security and confidentiality of the number and protects against unauthorized access to, or use of, the number.

(d) When a customer's number is no longer maintained by the person as required by Subsection (c)(2), the person shall destroy each record of the number by shredding, erasing, or other means.

(e) A person may not request an existing customer's social security number, or another number that includes four or more consecutive digits of an existing customer's social security number, to verify the customer's relationship with the person.

(2) In SECTION 1 of the bill, proposed Section 35.62, Business & Commerce Code (committee printing, page 1, line 34), strike "(d)" and substitute "(f)".

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(3) In SECTION 1 of the bill, in proposed Section 35.62(d)(1), Business & Commerce Code (committee printing, page 1, line 35), between "financial institution" and the semicolon, insert ", mortgage lender, or mortgage broker".

(4) In SECTION 1 of the bill, proposed Section 35.62, Business & Commerce Code (committee printing, page 1, line 42), strike "(e)" and substitute "(g)".

(5) Add the following SECTION, appropriately numbered, and renumber the subsequent SECTIONS of the bill appropriately:

SECTION ____. (a) The Office of Consumer Credit Commissioner, with the assistance of the attorney general, shall conduct a study to develop and evaluate proposals to limit the use of social security numbers by businesses in this state.

(b) In conducting the study, the consumer credit commissioner shall receive input from credit reporting agencies, businesses, and consumer groups.

(c) The consumer credit commissioner shall evaluate whether, when a business contacts a credit reporting agency for a credit check of a customer, the business and credit reporting agency should create a unique code that:

(1) would allow the business to retrieve the social security number of the customer for collection purposes; and

(2) permit the business to delete the social security number of the customer from the records of the business.

(d) The consumer credit commissioner shall determine the date on which the system described by Subsection (c) could be implemented and the feasibility of monitoring compliance with the system.

(e) Not later than July 1, 2006, the consumer credit commissioner shall submit a report to the legislature regarding the results of the study conducted under this section.

(f) This section expires September 1, 2006.