

By: Eiland

H.B. No. 1893

A BILL TO BE ENTITLED

1 AN ACT

2 relating to authorizing a consumer credit reporting agency to  
3 provide certain information if the information is needed to avoid a  
4 violation of federal law.

5 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

6 SECTION 1. Section 20.05, Business & Commerce Code, is  
7 amended by adding Subsection (b-1) to read as follows:

8 (b-1) A consumer reporting agency may furnish to a person a  
9 consumer report that contains information described by Subsection  
10 (a) if the information is needed by the person to avoid a violation  
11 of 18 U.S.C. Section 1033.

12 SECTION 2. This Act applies only to a consumer report  
13 furnished by a consumer reporting agency on or after the effective  
14 date of this Act. A consumer report furnished before the effective  
15 date of this Act is covered by the law in effect on the date the  
16 consumer report was furnished, and the former law is continued in  
17 effect for that purpose.

18 SECTION 3. This Act takes effect immediately if it receives  
19 a vote of two-thirds of all the members elected to each house, as  
20 provided by Section 39, Article III, Texas Constitution. If this  
21 Act does not receive the vote necessary for immediate effect, this  
22 Act takes effect September 1, 2005.