

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.

President of the Senate

Speaker of the House

I certify that H.B. No. 1893 was passed by the House on April 29, 2005, by the following vote: Yeas 142, Nays 0, 2 present, not voting.

Chief Clerk of the House

I certify that H.B. No. 1893 was passed by the Senate on May 19, 2005, by the following vote: Yeas 31, Nays 0.

Secretary of the Senate

APPROVED: _____

Date

Governor