

1-1 By: Eiland (Senate Sponsor - Averitt) H.B. No. 1893  
1-2 (In the Senate - Received from the House May 2, 2005;  
1-3 May 3, 2005, read first time and referred to Committee on Business  
1-4 and Commerce; May 12, 2005, reported favorably by the following  
1-5 vote: Yeas 8, Nays 0; May 12, 2005, sent to printer.)

1-6 A BILL TO BE ENTITLED  
1-7 AN ACT

1-8 relating to authorizing a consumer credit reporting agency to  
1-9 provide certain information if the information is needed to avoid a  
1-10 violation of federal law.

1-11 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

1-12 SECTION 1. Section 20.05, Business & Commerce Code, is  
1-13 amended by adding Subsection (b-1) to read as follows:

1-14 (b-1) A consumer reporting agency may furnish to a person a  
1-15 consumer report that contains information described by Subsection  
1-16 (a) if the information is needed by the person to avoid a violation  
1-17 of 18 U.S.C. Section 1033.

1-18 SECTION 2. This Act applies only to a consumer report  
1-19 furnished by a consumer reporting agency on or after the effective  
1-20 date of this Act. A consumer report furnished before the effective  
1-21 date of this Act is covered by the law in effect on the date the  
1-22 consumer report was furnished, and the former law is continued in  
1-23 effect for that purpose.

1-24 SECTION 3. This Act takes effect immediately if it receives  
1-25 a vote of two-thirds of all the members elected to each house, as  
1-26 provided by Section 39, Article III, Texas Constitution. If this  
1-27 Act does not receive the vote necessary for immediate effect, this  
1-28 Act takes effect September 1, 2005.

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