

**Adopted  
AMENDMENT NO 1 PROPOSED TO**

**House Bill No. 934**

**BY: Representative Yancey**

1       **AMEND** by deleting lines 10 through 17 in their entirety, and  
2 inserting the following language in lieu thereof:

3       **SECTION 1.** (1) As used in this act, the following terms  
4 have the meanings as defined in this section, unless the context  
5 clearly indicates otherwise:

6               (a) "Insured credit union" has the meaning given in  
7 Section 101 of the Federal Credit Union Act (12 USC 1752).

8               (b) "Insured depository institution" has the meaning  
9 given in Section 3 of the Federal Deposit Insurance Act (12 USC  
10 1813(c)).

11              (c) "Residential mortgage loan" has the meaning given  
12 in Section 1503 of the S.A.F.E. Mortgage Licensing Act of 2008 (12  
13 USC 5102).

14              (d) "Servicer" has the meaning given in Section 6(i) of  
15 the Real Estate Settlement Procedures Act of 1974 (12 USC  
16 2605(i)).



17           (2) If a person requests a consumer report from a consumer  
18 reporting agency in connection with a credit transaction involving  
19 a residential mortgage loan, that agency may not, solely on the  
20 basis of that request, furnish that consumer report to another  
21 person unless that other person:

22           (a) Has submitted documentation to that agency  
23 certifying that such other person has the authorization of the  
24 consumer to whom the consumer report relates; or

25           (b) (i) Has originated the current residential  
26 mortgage loan of the consumer;

27                   (ii) Is the servicer of the current residential  
28 mortgage loan of the consumer; or

29                   (iii) 1. Is an insured depository institution or  
30 insured credit union; and

31                               2. Holds a current account for the consumer  
32 to whom the consumer report relates."

33           **AMEND further** the title to conform.

