

114TH CONGRESS
1ST SESSION

S. 1234

To enhance consumer rights relating to consumer report disputes by requiring provision of documentation provided by consumers.

IN THE SENATE OF THE UNITED STATES

MAY 6, 2015

Ms. KLOBUCHAR (for herself and Mr. DAINES) introduced the following bill; which was read twice and referred to the Committee on Banking, Housing, and Urban Affairs

A BILL

To enhance consumer rights relating to consumer report disputes by requiring provision of documentation provided by consumers.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “FIX Credit Reporting
5 Errors Act” or the “FIX Act”.

6 **SEC. 2. PROVISION OF DOCUMENTATION PROVIDED BY**
7 **CONSUMERS.**

8 Section 611 of the Fair Credit Reporting Act (15
9 U.S.C. 1681i) is amended—

1 (1) in subsection (a)—

2 (A) in paragraph (2)—

3 (i) in subparagraph (A), by inserting
4 “, including documentation provided by the
5 consumer,” after “relevant information”;
6 and

7 (ii) in subparagraph (B), by inserting
8 “, including documentation provided by the
9 consumer,” after “relevant information”;
10 and

11 (B) in paragraph (4), by inserting “, in-
12 cluding documentation,” after “relevant infor-
13 mation”; and

14 (2) in subsection (f)(2)(B)(ii), by inserting “,
15 including documentation,” after “relevant informa-
16 tion”.

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