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(Original Signature of Member)

118TH CONGRESS  
1ST SESSION

# H. R.

To amend section 604(c) of the Fair Credit Reporting Act to address the treatment of pre-screening report requests, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

Mr. ROSE introduced the following bill; which was referred to the Committee on \_\_\_\_\_

## A BILL

To amend section 604(c) of the Fair Credit Reporting Act to address the treatment of pre-screening report requests, and for other purposes.

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. TREATMENT OF PRE-SCREENING REPORT RE-**  
4 **QUESTS.**

5 Section 604(c) of the Fair Credit Reporting Act (15  
6 U.S.C. 1681b) is amended by adding at the end the fol-  
7 lowing:

1           “(4) TREATMENT OF PRE-SCREENING REPORT  
2           REQUESTS.—If a person requests a report from a  
3           consumer reporting agency in connection with a  
4           credit transaction involving an extension of credit se-  
5           cured by real estate, such agency may not, solely on  
6           the basis of such request, furnish a report to a third  
7           party unless such third party has submitted docu-  
8           mentation to such agency certifying that such third  
9           party has the consumer’s consent or has a current  
10          relationship, relating to credit, servicing or other fi-  
11          nancial services, with such consumer.”.