

115TH CONGRESS  
1ST SESSION

# S. 314

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

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IN THE SENATE OF THE UNITED STATES

FEBRUARY 6, 2017

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

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## 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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