

HOUSE No. 2514

By Mr. Sullivan of Norwood, petition of Gregory William Sullivan, Philip W. Johnston and Dennis J. Baker for legislation to further regulate consumer credit reporting. Banks and Banking.

The Commonwealth of Massachusetts

In the Year One Thousand Nine Hundred and Seventy-Eight.

AN ACT FURTHER REGULATING CONSUMER CREDIT REPORTING.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

- 1 Section 56 of chapter 93 of the General Laws, inserted by section
- 2 1 of chapter 805 of the Acts of 1971, is hereby amended by striking
- 3 the introductory paragraph and paragraphs numbered (1) and (2)
- 4 and inserting in place thereof the following paragraphs:—
- 5 Every consumer reporting agency shall, upon request and
- 6 proper identification of any consumer, or proper identification
- 7 and showing of authority of any representative of a consumer
- 8 clearly and completely disclose to such person:
- 9 (1) Its files on the consumer, at the time of the request, in a form
- 10 understandable to the requester;
- 11 (2) The sources of the information in the files.

