

117TH CONGRESS
2D SESSION

H. R. 7919

To amend the Fair Credit Reporting Act to permit certain credit repair organizations to dispute credit information directly with a furnisher, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

MAY 31, 2022

Mr. LAWSON of Florida introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To amend the Fair Credit Reporting Act to permit certain credit repair organizations to dispute credit information directly with a furnisher, 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. ABILITY OF CERTAIN CREDIT REPAIR ORGANI-**
4 **ZATIONS TO DISPUTE INFORMATION DI-**
5 **RECTLY WITH A FURNISHER.**

6 Section 623(a)(8) of the Fair Credit Reporting Act
7 (15 U.S.C. 1681s–2(a)(8)) is amended—

1 (1) in the paragraph heading, by striking “CON-
2 SUMER” and inserting “CONSUMER AND CREDIT RE-
3 PAIR ORGANIZATION”;

4 (2) in subparagraph (A), by striking “con-
5 sumer.” and inserting “consumer or credit repair or-
6 ganization.”;

7 (3) in subparagraph (B)—

8 (A) in clause (ii), by adding “and” at the
9 end;

10 (B) in clause (iii)—

11 (i) by striking “consumer” and insert-
12 ing “consumer or the credit repair organi-
13 zation”; and

14 (ii) by striking “; and” and inserting
15 a period; and

16 (C) by striking clause (iv);

17 (4) in subparagraph (D), by striking “con-
18 sumer” and inserting “consumer or credit repair or-
19 ganization”;

20 (5) in subparagraph (E)—

21 (A) in the matter preceding clause (i), by
22 striking “from a consumer” and inserting
23 “from a consumer or credit repair organiza-
24 tion”;

1 (B) in clause (ii), by striking “consumer”
2 and inserting “consumer or credit repair orga-
3 nization”; and

4 (C) in clause (iii), by striking “to the con-
5 sumer” and inserting “to the consumer or cred-
6 it repair organization that submitted the no-
7 tice”;

8 (6) in subparagraph (F)—

9 (A) in clause (i)—

10 (i) in the matter preceding subclause
11 (I), by striking “consumer” and inserting
12 “consumer or credit repair organization”;

13 (ii) in subclause (I), by striking “con-
14 sumer” and inserting “consumer or credit
15 repair organization”; and

16 (iii) in subclause (II), by striking “by
17 a consumer” and inserting “by a consumer
18 or credit repair organization”; and

19 (B) in clause (ii)—

20 (i) by striking “notify the consumer”
21 and inserting “notify the consumer or
22 credit repair organization that submitted
23 the dispute notice”; and

1 (ii) by striking “by the consumer”
2 and inserting “by the consumer or credit
3 repair organization”; and

4 (7) by amending subparagraph (G) to read as
5 follows:

6 “(G) CREDIT REPAIR ORGANIZATION DE-
7 FINED.—For purposes of this paragraph, the
8 term ‘credit repair organization’ means an enti-
9 ty authorized to act on behalf of a consumer
10 that—

11 “(i) is a credit repair organization, as
12 defined in section 403(3); or

13 “(ii) but for section 403(3)(B)(i),
14 would be such a credit repair organiza-
15 tion.”.

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