

---

By: **Delegate Owings**

Introduced and read first time: February 12, 2003

Assigned to: Rules and Executive Nominations

---

A BILL ENTITLED

1 AN ACT concerning

2                                   **Consumer Protection - Consumer Credit Reporting Agencies - Prohibited**  
3                                   **Reporting of Obsolete Information**

4 FOR the purpose of altering the items of information that a consumer reporting  
5 agency is prohibited from including in a consumer report; altering certain  
6 exceptions to the prohibition; making certain stylistic changes; and generally  
7 relating to prohibiting consumer reporting agencies from reporting certain  
8 obsolete information.

9 BY repealing and reenacting, with amendments,  
10 Article - Commercial Law  
11 Section 14-1203  
12 Annotated Code of Maryland  
13 (2000 Replacement Volume and 2002 Supplement)

14 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF  
15 MARYLAND, That the Laws of Maryland read as follows:

16                                   **Article - Commercial Law**

17 14-1203.

18 (a) Except as authorized under subsection (b) of this section, no consumer  
19 reporting agency may make any consumer report containing any of the following  
20 items of information:

21 (1) [Bankruptcies which, from] CASES UNDER TITLE 11 OF THE UNITED  
22 STATES CODE OR UNDER THE FEDERAL BANKRUPTCY ACT THAT, FROM THE DATE OF  
23 ENTRY OF THE ORDER FOR RELIEF OR THE date of adjudication [of the most recent  
24 bankruptcy], AS THE CASE MAY BE, antedate the report by more than 10 years;

25 (2) [Suits and] CIVIL SUITS, CIVIL judgments [which], AND RECORDS  
26 OF ARREST THAT, from date of entry, antedate the report by more than [seven] 7  
27 years or until the governing statute of limitations has expired, whichever is the longer  
28 period;

1           (3)     Paid tax liens which, from date of payment, antedate the report by  
2 more than [seven] 7 years;

3           (4)     Accounts placed for collection or charged to profit and loss which  
4 antedate the report by more than [seven] 7 years; OR

5           (5)     [Records of arrest, indictment, or conviction of crime which, from  
6 date of disposition, release, or parole, antedate the report by more than seven years;  
7 or

8           (6)]     Any other adverse item of information, OTHER THAN RECORDS OF  
9 CONVICTIONS OF CRIMES, which antedates the report by more than [seven] 7 years.

10       (b)     The provisions of subsection (a) of this section are not applicable in the  
11 case of any consumer credit report to be used in connection with:

12           (1)     A credit transaction involving, or which may reasonably be expected  
13 to involve, a principal amount of [~~\$50,000~~] \$150,000 or more;

14           (2)     The underwriting of life insurance involving, or which may  
15 reasonably be expected to involve, a face amount of [~~\$50,000~~] \$150,000 or more; or

16           (3)     The employment of any individual at an annual salary which equals,  
17 or which may reasonably be expected to equal, [~~\$20,000~~] \$75,000 or more.

18       SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
19 October 1, 2003.