
By: **Delegates Lee, Barkley, Bobo, Bronrott, DeBoy, Dumais, Gilleland,
Glassman, Goldwater, Gutierrez, Hogan, James, Kaiser, Madaleno,
Mandel, McComas, McDonough, Menes, Petzold, Shank, Shewell, and
Weir**

Introduced and read first time: February 10, 2006

Assigned to: Economic Matters

A BILL ENTITLED

1 AN ACT concerning

2 **Consumer Protection - Identity Fraud - Blocking Information in**
3 **Consumer's Credit File**

4 FOR the purpose of requiring a consumer reporting agency to permanently block the
5 reporting of certain information in a consumer's credit file under certain
6 circumstances; and generally relating to the blocking of information in
7 consumer credit files.

8 BY adding to
9 Article - Commercial Law
10 Section 14-1212.1
11 Annotated Code of Maryland
12 (2005 Replacement Volume)

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

15 **Article - Commercial Law**

16 14-1212.1.

17 IN ACCORDANCE WITH 15 U.S.C. § 1681C-2, A CONSUMER REPORTING AGENCY
18 SHALL PERMANENTLY BLOCK THE REPORTING OF ANY INFORMATION IN THE FILE
19 OF A CONSUMER THAT THE CONSUMER IDENTIFIES AS INFORMATION THAT
20 RESULTED FROM AN ALLEGED IDENTITY FRAUD VIOLATION UNDER § 8-301 OF THE
21 CRIMINAL LAW ARTICLE.

22 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
23 October 1, 2006.