AMENDMENT TO THE RULES COMMITTEE PRINT
116-47

OFFERED BY M___. ___________

In title IX, add at the end the following:

SEC. 904. GAO STUDY ON CONSUMER REPORTING AGENCY COMPLIANCE WITH CONSENT ORDERS.

(a) Study.—The Comptroller General of the United States shall carry out a study of the compliance by consumer reporting agencies that compile and maintain files on consumers on a nationwide basis with consent orders, and the impact such compliance has on consumers.

(b) Report.—Not later than the end of the 180-day period beginning on the date of enactment of this Act, the Comptroller General shall issue a report to the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate containing all findings and determinations made in carrying out the study required under subsection (a).

(c) Definitions.—In this section, the terms “consumer” and “consumer reporting agency that compiles and maintains files on consumers on a nationwide basis”
1 have the meaning given those terms, respectively, under
2 section 603 of the Fair Credit Reporting Act.