

**AMENDMENT TO THE RULES COMMITTEE PRINT**

**116-47**

**OFFERED BY M** . \_\_\_\_\_

In title IX, add at the end the following:

1 **SEC. 904. GAO STUDY ON CONSUMER REPORTING AGENCY**

2 **COMPLIANCE WITH CONSENT ORDERS.**

3 (a) **STUDY.**—The Comptroller General of the United  
4 States shall carry out a study of the compliance by con-  
5 sumer reporting agencies that compile and maintain files  
6 on consumers on a nationwide basis with consent orders,  
7 and the impact such compliance has on consumers.

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

16 (c) **DEFINITIONS.**—In this section, the terms “con-  
17 sumer” and “consumer reporting agency that compiles  
18 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.

