

HR 6129

Credit Monitoring Clarification Act

Congress: 109 (2005–2007, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Sep 20, 2006

Current Status: Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

Latest Action: Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology. (Oct 18, 2006)

Official Text: <https://www.congress.gov/bill/109th-congress/house-bill/6129>

Sponsor

Name: Rep. Royce, Edward R. [R-CA-40]

Party: Republican • **State:** CA • **Chamber:** House

Cosponsors (7 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Bachus, Spencer [R-AL-6]	R · AL		Sep 20, 2006
Rep. Bean, Melissa L. [D-IL-8]	D · IL		Sep 20, 2006
Rep. Brown-Waite, Ginny [R-FL-5]	R · FL		Sep 20, 2006
Rep. Kanjorski, Paul E. [D-PA-11]	D · PA		Sep 20, 2006
Rep. Price, Tom [R-GA-6]	R · GA		Sep 20, 2006
Rep. Scott, David [D-GA-13]	D · GA		Sep 20, 2006
Rep. Sessions, Pete [R-TX-32]	R · TX		Sep 20, 2006

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred to	Oct 18, 2006

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
109 S 3662	Related bill	Jul 14, 2006: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Credit Monitoring Clarification Act - Amends the Credit Repair Organizations Act to cite conditions under which provision to a consumer of credit reports, credit score analysis, and assistance in a case of identity theft shall not be considered as an activity to improve a consumer's credit status, which is subject to regulation under such Act.

Exempts from regulation under such Act any person (credit repair organization, or CRO) representing that it can modify or remove, or assist the consumer in modifying or removing, any information in the consumer's credit report if the CRO gives clear and conspicuous notice, before the consumer pays or agrees to pay it, that: (1) neither the consumer nor anyone else has the right to have accurate and current information removed from a credit report; and (2) the consumer has the right to dispute any inaccurate information by contacting the credit bureau directly. Requires a CRO, to qualify for this exemption from regulation, also to give the consumer, before payment or agreement to pay, a specified disclosure entitled "Your Rights Concerning Your Consumer Credit File."

Actions Timeline

- **Oct 18, 2006:** Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.
- **Sep 20, 2006:** Introduced in House
- **Sep 20, 2006:** Referred to the House Committee on Financial Services.

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