

## S 1773

Consumer Reporting Fairness Act of 2015

**Congress:** 114 (2015–2017, Ended)

**Chamber:** Senate

**Policy Area:** Finance and Financial Sector

**Introduced:** Jul 15, 2015

**Current Status:** Read twice and referred to the Committee on the Judiciary.

**Latest Action:** Read twice and referred to the Committee on the Judiciary. (Jul 15, 2015)

**Official Text:** <https://www.congress.gov/bill/114th-congress/senate-bill/1773>

### Sponsor

**Name:** Sen. Brown, Sherrod [D-OH]

**Party:** Democratic • **State:** OH • **Chamber:** Senate

### Cosponsors (5 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Blumenthal, Richard [D-CT]	D · CT		Jul 15, 2015
Sen. Durbin, Richard J. [D-IL]	D · IL		Jul 15, 2015
Sen. Franken, Al [D-MN]	D · MN		Jul 15, 2015
Sen. Merkley, Jeff [D-OR]	D · OR		Jul 15, 2015
Sen. Schumer, Charles E. [D-NY]	D · NY		Oct 28, 2015

### Committee Activity

Committee	Chamber	Activity	Date
Judiciary Committee	Senate	Referred To	Jul 15, 2015

### Subjects & Policy Tags

#### Policy Area:

Finance and Financial Sector

### Related Bills

No related bills are listed.

## **Consumer Reporting Fairness Act of 2015**

This bill requires a creditor that has provided or furnished to a consumer reporting agency any item of information pertaining to an account based on a debt discharged in a case under the federal bankruptcy code to inform such agency that the debt has been discharged in bankruptcy and has a zero balance.

An individual injured by any willful violation of this provision shall recover actual damages, including costs and attorneys' fees, and may recover punitive damages in appropriate circumstances.

### **Actions Timeline**

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- **Jul 15, 2015:** Introduced in Senate
- **Jul 15, 2015:** Read twice and referred to the Committee on the Judiciary.