



Sen. Sue Rezin

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10300SB1071sam002

LRB103 05970 SPS 61644 a

1 AMENDMENT TO SENATE BILL 1071

2 AMENDMENT NO. _____. Amend Senate Bill 1071 by replacing
3 everything after the enacting clause with the following:

4 "Section 1. Legislative intent. It is the intent of the
5 General Assembly for this amendatory Act of the 103rd General
6 Assembly to be enforceable if federal law, including, but not
7 limited to, the Fair Credit Reporting Act, does not contradict
8 or preempt it.

9 Section 5. The Consumer Fraud and Deceptive Business
10 Practices Act is amended by adding Section 2BBBB as follows:

11 (815 ILCS 505/2BBBB new)

12 Sec. 2BBBB. Consumer report inquiries for mortgage or
13 automobile loans. No consumer reporting agency may furnish a
14 consumer report or contact information that is not requested
15 by the consumer if the report or information is being procured

1 based in whole or in part on the presence of an inquiry made in
2 connection with a residential mortgage loan as defined by
3 Section 103 of the Truth in Lending Act (15 U.S.C. 1602) or an
4 automobile loan as covered under the Truth in Lending Act. A
5 violation of this Section constitutes an unlawful practice
6 within the meaning of this Act."