

AMENDMENT TO H.R. 3505
OFFERED BY MR. PRICE OF GEORGIA

Page 146, after line 5, add the following new title
(and conform the table of contents accordingly):

1 **TITLE IX—CREDIT REPAIR OR-**
2 **GANIZATION ACT AMEND-**
3 **MENTS**

4 **SEC. 901. CREDIT MONITORING SERVICES NOT TREATED AS**
5 **CREDIT REPAIR.**

6 (a) IN GENERAL.—Section 403 of the Credit Repair
7 Organizations Act (15 U.S.C. 1679a) is amended—

8 (1) by striking “For purposes of this title” and
9 inserting “(a) IN GENERAL.—For purposes of this
10 title”; and

11 (2) by adding at the end the following new sub-
12 section:

13 “(b) CLARIFICATION WITH RESPECT TO CREDIT
14 MONITORING SERVICES.—

15 “(1) IN GENERAL.—The provision of, or the
16 provision of access to, consumer reports, credit mon-
17 itoring notifications, credit scores and scoring algo-
18 rithms, and other credit score-related tools to a con-
19 sumer (including the generation of projections and



1 forecasts of a consumer's potential credit score
2 under various prospective trends or hypothetical or
3 alternative scenarios) and the analysis, evaluation,
4 and explanation of such actual or hypothetical credit
5 scores, or any similar projections forecasts, analyses,
6 evaluations, or explanations shall not be treated as
7 activities described in clause (i) of subsection
8 (a)(3)(A).”.

