

**AMENDMENT TO H.R. 435**  
**OFFERED BY MS. MAXINE WATERS OF**  
**CALIFORNIA**

Page 4, after line 14, insert the following:

1       (c) GAO STUDY AND REPORT.—Not later than 2  
2 years after the date of the enactment of this Act, the  
3 Comptroller General of the United States shall submit to  
4 Congress a report on the impact of furnishing information  
5 pursuant to subsection (f) of section 623 of the Fair Cred-  
6 it Reporting Act (15 U.S.C. 1681s–2) (as added by this  
7 Act) on consumers.

