

By Representatives Jennings and Meadows

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A bill to be entitled
An act relating to credit reports; requiring
certain entities to provide copies of certain
credit reports or documents under certain
circumstances; providing an effective date.

Be It Enacted by the Legislature of the State of Florida:

Section 1. Any entity doing business in this state
which, before providing a loan, product, or service to any
person, uses or requires a credit report on such person, or a
computerized credit reporting document relating to such
person, shall provide to such person a copy of the credit
report or computerized credit reporting document if the entity
denies or refuses to provide such loan, product, or service
within 10 business days after such denial or refusal.

Section 2. This act shall take effect upon becoming a
law.

HOUSE SUMMARY

Requires entities using or requiring a credit report or
computerized credit reporting document in loan, product,
or service transactions to provide to the person
requesting the loan, product, or service a copy of the
credit report or computerized credit reporting document
if the entity denies or refuses to provide the loan,
product, or service within 10 business days after the
denial or refusal.