

By Senator Holzendorf

2-1236-02

See HB

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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.