

Amendment No.

CHAMBER ACTION

Senate

House

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Representative Workman offered the following:

Amendment (with title amendment)

Remove lines 128-144 and insert:

licensing of loan originators, mortgage brokers, and mortgage lenders under ss. 494.001-494.0077, Florida Statutes, be made confidential and exempt from s. 119.07(1), Florida Statutes, and s. 24(a), Art. I of the State Constitution. Credit history information and credit scores are sensitive and personal information. Disclosure of such information and scores could cause harm to the person who is the subject of the information. Such information could be defamatory and could cause unwarranted damage to the name or reputation of the person who is the subject of the information, especially if such information is inaccurate. Furthermore, access to such information could jeopardize the financial safety of the individual who is the

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17 subject of that information by placing the person at risk of
18 becoming the object of identity theft. For these reasons it is
19 the finding of the Legislature that credit history information
20 and credit scores held by the Office of Financial Regulation and
21 related to the licensing of loan originators, mortgage brokers,
22 and mortgage lenders should be made confidential and

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T I T L E A M E N D M E N T

Remove line 8 and insert:
licensing loan originators, mortgage brokers, and mortgage
lenders; providing