

1                   A bill to be entitled  
 2           An act relating to consumer reporting agencies;  
 3           creating s. 501.0052, F.S.; requiring a consumer  
 4           reporting agency to provide certain creditor  
 5           information to a consumer upon written request;  
 6           providing liability; providing civil penalties;  
 7           authorizing the award of costs and attorney fees to a  
 8           prevailing plaintiff in certain actions; providing an  
 9           effective date.

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

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 13           Section 1. Section 501.0052, Florida Statutes, is created  
 14   to read:

15           501.0052 Consumer reporting agency information; civil  
 16   penalty.—

17           (1) A consumer reporting agency as defined under s. 603(f)  
 18   of the Fair Credit Reporting Act, 15 U.S.C. s. 1681a(f),  
 19   operating in the state must, upon the written request of a  
 20   consumer, provide the consumer with a document containing the  
 21   name and telephone number of every creditor listed in the  
 22   consumer's credit report within 7 days after receipt of the  
 23   request.

24           (2) (a) A consumer reporting agency that fails to comply  
 25   with subsection (1) is liable to the consumer for:

26 | 1. A civil penalty equal to the sum of any actual damages  
27 | sustained by the consumer as a result of the agency's failure to  
28 | provide the information; or

29 | 2. Damages of at least \$100 but not more than \$1,000.

30 | (b) A consumer who is a prevailing plaintiff in an action  
31 | to enforce liability under this subsection is also entitled to  
32 | recover the costs of the action and reasonable attorney fees, as  
33 | determined by the court.

34 | Section 2. This act shall take effect July 1, 2017.