

**Fifty-eighth Legislative Assembly of North Dakota  
In Regular Session Commencing Tuesday, January 7, 2003**

SENATE CONCURRENT RESOLUTION NO. 4019  
(Senators Kringstad, Dever, Tallackson)  
(Representatives Delzer, Norland)

A concurrent resolution directing the Legislative Council to study actions that can be taken at the state level to address the problem of inaccurate or obsolete information on consumer reports.

**WHEREAS**, inaccurate or obsolete negative information on a consumer report has a broad sweeping impact on consumers, including credit denial, unfavorable credit terms, increased insurance premiums, and denied housing; and

**WHEREAS**, the federal Fair Credit Reporting Act addresses consumer reporting agencies, consumer reports, procedures for disputing accuracy of information of a consumer report, and requirements relating to information contained in consumer reports; and

**WHEREAS**, Section 624 of the federal Fair Credit Reporting Act expressly provides how the federal act relates to state laws; and

**WHEREAS**, indepth research is required to determine whether state laws can legally and effectively address this problem of inaccurate or obsolete negative information on consumer reports;

**NOW, THEREFORE, BE IT RESOLVED BY THE SENATE OF NORTH DAKOTA, THE HOUSE OF REPRESENTATIVES CONCURRING THEREIN:**

That the Legislative Council study actions that can be taken at the state level to address the problem of inaccurate or obsolete information on consumer reports; and

**BE IT FURTHER RESOLVED**, that the Legislative Council report its findings and recommendations, together with any legislation required to implement the recommendations, to the Fifty-ninth Legislative Assembly.

\_\_\_\_\_  
President of the Senate

\_\_\_\_\_  
Speaker of the House

\_\_\_\_\_  
Secretary of the Senate

\_\_\_\_\_  
Chief Clerk of the House

Filed in this office this \_\_\_\_\_ day of \_\_\_\_\_, 2003,  
at \_\_\_\_\_ o'clock \_\_\_\_\_ M.

\_\_\_\_\_  
Secretary of State