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ROLL NUMBER

DESCRIPTION

4019

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Deanna [Signature]
Operator's Signature

10/23/03
Date

2003 SENATE INDUSTRY, BUSINESS AND LABOR

SCR 4019

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Deanna G. [Signature]
Operator's Signature

10/23/03
Date

2003 SENATE STANDING COMMITTEE MINUTES

BILL/RESOLUTION NO. 4019

Senate Industry, Business and Labor Committee

Conference Committee

Hearing Date 02-11-03

Tape Number	Side A	Side B	Meter #
1		xxx	0
Committee Clerk Signature <i>Lisa Ann Berkum</i>			

Minutes: Chairman Mutch opened the hearing on SCR 4019. All Senators were present.

SCR 4019 is 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.

Senator Kringstad, introduced the bill. See attached letter.

He stated that a 9 page credit reports with 8 inaccuracies. He stated that it is a problem and needs to be cleaned up.

Senator Espgaard: It is the responsibility of the bank and the consumers to dispute the inaccuracies.

Senator Krebsbach: Could we possibly amend line 17 and add "shall consider study"?

Senator Kringstad: That is just fine.

The bill was passed with amendments and sent back as the amendments were not needed.

The committee reconsidered the actions.

Senator Krebsbach moved a DO PASS. Senator Klein seconded.

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Deanna Hall
Operator's Signature

10/23/03
Date

Page 2
Senate Industry, Business and Labor Committee
Bill/Resolution Number 4019
Hearing Date 02-11-03

Roll Call Vote: 6 yes. 0 no. 1 absent.

Carrier: Senator Heitkamp

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Deanna Galt
Operator's Signature

10/23/03
Date

Date: 2-11-03
Roll Call Vote #: 4019

2003 SENATE STANDING COMMITTEE ROLL CALL VOTES
BILL/RESOLUTION NO. 4019

Senate _____ Committee _____

Check here for Conference Committee

Legislative Council Amendment Number Adopt Amendments

Action Taken _____

Motion Made By Krebsbach Seconded By Klein

Senators	Yes	No	Senators	Yes	No
Sen. Jerry Klein, Vice Chairman	X				
Sen. Karen Krebsbach	X				
Sen. Dave Nething	X				
Sen. Joel Heitkamp	X				
Sen. Mike Every	X				
Sen. Duane Espegard	X				
Sen. Duane Mutch, Chairman	X				

Total (Yes) 7 No 0

Absent 0

Floor Assignment _____

If the vote is on an amendment, briefly indicate intent:

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Deanna [Signature] 10/23/03
Operator's Signature Date

Date: 2-11-03
Roll Call Vote #: 4019
#2

2003 SENATE STANDING COMMITTEE ROLL CALL VOTES
BILL/RESOLUTION NO. 4019

Senate _____ Committee _____

Check here for Conference Committee

Legislative Council Amendment Number _____

Action Taken DO PASS AS AMENDED

Motion Made By Espgaard Seconded By Krebsbach

Senators	Yes	No	Senators	Yes	No
Sen. Jerry Klein, Vice Chairman	X				
Sen. Karen Krebsbach	X				
Sen. Dave Nething	X				
Sen. Joel Heitkamp	X				
Sen. Mike Every	X				
Sen. Duane Espgaard	X				
Sen. Duane Mutch, Chairman	X				

Total (Yes) 7 No 0

Absent 0

Floor Assignment Heitkamp

If the vote is on an amendment, briefly indicate intent:

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Deanna Hall Operator's Signature 10/3/03 Date

Date: 2-11-03
Roll Call Vote #: 3

2003 SENATE STANDING COMMITTEE ROLL CALL VOTES
BILL/RESOLUTION NO. 4019

Senate _____ Committee _____

Check here for Conference Committee

Legislative Council Amendment Number _____

Action Taken reconsider

Motion Made By Krebsbach Seconded By Klein

Senators	Yes	No	Senators	Yes	No
Sen. Jerry Klein, Vice Chairman	X				
Sen. Karen Krebsbach	X				
Sen. Dave Nething	X				
Sen. Joel Heitkamp	A				
Sen. Mike Every	A				
Sen. Duane Espegard	A				
Sen. Duane Mutch, Chairman	X				

Total (Yes) Voice Carry No _____

Absent _____

Floor Assignment _____

If the vote is on an amendment, briefly indicate intent:

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Deanna [Signature] 10/23/03
Operator's Signature Date

Date: 2-11-03
Roll Call Vote #: 4

2003 SENATE STANDING COMMITTEE ROLL CALL VOTES
BILL/RESOLUTION NO. 4019

Senate _____ Committee _____

Check here for Conference Committee

Legislative Council Amendment Number _____

Action Taken Remove Amendment

Motion Made By Krebsbach Seconded By Klein

Senators	Yes	No	Senators	Yes	No
Sen. Jerry Klein, Vice Chairman	X				
Sen. Karen Krebsbach	X				
Sen. Dave Nething	X				
Sen. Joel Heitkamp	A				
Sen. Mike Every	X				
Sen. Duane Espegard	A				
Sen. Duane Mutch, Chairman	X				

Total (Yes) 5 No 0

Absent 2

Floor Assignment _____

If the vote is on an amendment, briefly indicate intent:

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Deanna Hall 10/23/03
Operator's Signature Date

Date: 2-11-03
Roll Call Vote #: 5

2003 SENATE STANDING COMMITTEE ROLL CALL VOTES
BILL/RESOLUTION NO. 4019

Senate _____ Committee _____

Check here for Conference Committee

Legislative Council Amendment Number _____

Action Taken DO Pass

Motion Made By Krebsbach Seconded By Klein

Senators	Yes	No	Senators	Yes	No
Sen. Jerry Klein, Vice Chairman	X				
Sen. Karen Krebsbach	X				
Sen. Dave Nething	X				
Sen. Joel Heitkamp	X				
Sen. Mike Every	X				
Sen. Duane Espegard	A				
Sen. Duane Mutch, Chairman	X				

Total (Yes) 6 No 0

Absent 1

Floor Assignment Krebsbach Heitkamp

If the vote is on an amendment, briefly indicate intent:

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Deanna Hallock 10/23/03
Operator's Signature Date

REPORT OF STANDING COMMITTEE (410)
February 11, 2003 4:41 p.m.

Module No: SR-26-2339
Carrier: Heitkamp
Insert LC: . Title: .

REPORT OF STANDING COMMITTEE
SCR 4019: Industry, Business and Labor Committee (Sen. Mutch, Chairman)
recommends **DO PASS** (6 YEAS, 0 NAYS, 1 ABSENT AND NOT VOTING).
SCR 4019 was placed on the Eleventh order on the calendar.

(2) DESK, (3) COMM

Page No. 1

SR-26-2339

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Deanna Hall
Operator's Signature

10/23/03
Date

2003 HOUSE INDUSTRY, BUSINESS AND LABOR

SCR 4019

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Deanna H. Hester
Operator's Signature

10/23/03
Date

2003 HOUSE STANDING COMMITTEE MINUTES

BILL/RESOLUTION NO. 4019

House Industry, Business and Labor Committee

Conference Committee

Hearing Date March 11, 2003

Tape Number	Side A	Side B	Meter #
1	X		70-610

Committee Clerk Signature *Elizabeth R. Linn*

Minutes: **Chair Keiser:** Opened hearing on SCR 4019.

Sen. Kringstad: Supports with written testimony from REMI.

Rep. Froseth: Any laws that require agencies to clear records after an obligation is satisfied?

Kringstad said that the records are not taken out of all areas. Even if it is taken out, it may still show up.

Rep. Severson: Do the consumers get their report? Kringstad said they do if they take out a mortgage. Severson then asked how hard it is to get it removed. Kringstad said it takes about 2-3 days, but it is difficult.

Rep. Kasper: Is the consumer report same as credit report? Yes, it is.

Chair Keiser: Closed the hearing on SCR 4019.

Rep. Thorpe moved DP. Second by Rep. Kasper.

Vote: Unanimous consent on SCR 4019

Carrier: Kasper

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Deanna Hall
Operator's Signature

10/23/03
Date

Date: 3/ 11 /03
Roll Call Vote #: (

2003 HOUSE STANDING COMMITTEE ROLL CALL VOTES
BILL/RESOLUTION NO. 4019

House INDUSTRY BUSINESS & LABOR Committee

Check here for Conference Committee

Legislative Council Amendment Number _____

Action Taken DP

Motion Made By Thorpe Seconded By Kasper

Representatives	Yes	No	Representatives	Yes	No
Chairman Keiser			Boe		
Vice-Chair Severson			Ekstrom		
Dosch			Thorpe		
Froseth			Zaiser		
Johnson					
Kasper					
Klein					
Nottestad					
Ruby					
Tieman					

Total (Yes) Unanimous No _____

Absent _____

Floor Assignment Kasper

If the vote is on an amendment, briefly indicate intent:

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Deanna Hall
Operator's Signature

10/23/03
Date

REPORT OF STANDING COMMITTEE (410)
March 11, 2003 4:27 p.m.

Module No: HR-43-4516
Carrier: Kasper
Insert LC: . Title: .

REPORT OF STANDING COMMITTEE

SCR 4019: Industry, Business and Labor Committee (Rep. Kelsor, Chairman)
recommends DO PASS and BE PLACED ON THE CONSENT CALENDAR (14 YEAS,
0 NAYS, 0 ABSENT AND NOT VOTING). SCR 4019 was placed on the Tenth order
on the calendar.

(2) DESK, (3) COMM

Page No. 1

HR-43-4516

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Deanna Talley
Operator's Signature

10/23/03
Date

2003 TESTIMONY
SCR 4019

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Danna Talbot
Operator's Signature

10/23/03
Date



Real Estate Mortgage Investment, Inc.

Financial Assistance in Home Ownership

308 E. Thayer Avenue ♦ P.O. Box 458 ♦ Bismarck, ND 58502
(701) 223-2957 ♦ Fax (701) 223-9030

December 5, 2002

To Whom It May Concern:

In reference to credit reporting and changes. Currently we have laws on the books that allow for the collection of debts, the ability to file judgments etc for non-payment. These are quite acceptable, and creditors should have the right to file, collect etc. The purpose of this new bill would relate to the correction measures once a bill has been paid. Currently we find many paid bills, judgments that have been satisfied etc, and the bills are continually reported as unpaid. All this time consumers are restricted or penalized because the credit reporting agencies are not accurately showing the bills paid.

Simply put the persons, firms, responsible for collecting a debt are required to file appropriate documents in a timely fashion to show the debt has been paid and properly recorded.

This would pertain to collection agencies and ultimately the credit reporting agencies. The fines for not recording the items in a timely fashion should be substantial.

Please feel free to contact me if you would like to see some specifics.

Remy Stecher

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10/23/03
Date