

June 2009

## **TITLE 51**

### **Sales and Exchanges**

### **Summary of Bills Enacted by 2009 Legislative Assembly**

This memorandum summarizes 2009 legislation primarily affecting North Dakota Century Code Title 51. Bills primarily affecting other titles may also affect this title, but those bills are not summarized in this memorandum.

**House Bill No. 1184** clarifies that an individual reporting an incidence of suspected identity fraud may initiate a law enforcement investigation by contacting the local law enforcement agency in the jurisdiction of the individual's residence or any other jurisdiction in which any part of the offense occurred.

**House Bill No. 1308**, as part of the consumer credit report security freeze law, shortens the period of time within which a consumer reporting agency is required to temporarily lift a freeze on a consumer credit file after being requested to do so by the consumer.

**Senate Bill No. 2160**, as part of the bill implementing regulation of residential mortgage brokers under the federal S.A.F.E. Act, corrects a cross-reference.