

Article - Commercial Law

Section 14-1208(a)

Annotated Code of Maryland

(1990 Replacement Volume and 1992 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:

Article - Commercial Law

14-1208.

(a) (1) If the completeness or accuracy of any item of information contained in his file is disputed by a consumer, and the dispute is directly conveyed to the consumer reporting agency in writing by the consumer, the consumer reporting agency shall within 30 days reinvestigate and record the current status of that information unless it has reasonable grounds to believe that the dispute by the consumer is frivolous or irrelevant.

(2) If after reinvestigation the information is found to be inaccurate or can no longer be verified, the consumer reporting agency shall within 7 business days delete the information and mail:

(i) Written notice of the correction to the consumer, ~~and~~ to each person to whom the erroneous information was furnished, ~~AND TO THE PERSON WHO FURNISHED THE ERRONEOUS INFORMATION;~~ and

(ii) A statement of the rights of the consumer under this subtitle.

(3) If after reinvestigation the information is found to be accurate or is verified, the consumer reporting agency shall within 7 business days mail:

(i) Written notice of the finding to the consumer; and

(ii) A statement of the rights of the consumer under this subtitle.

(4) (i) Within 60 days after receiving the notice under paragraphs (2) and (3) of this subsection, the consumer may request in writing that the consumer reporting agency disclose the name, address, and telephone number of each person contacted during the reinvestigation.

(ii) Within 30 days after receiving the consumer's written request under this paragraph, the consumer reporting agency shall make the requested disclosure.

(5) ~~WITHIN 30 BUSINESS DAYS AFTER RECEIVING THE NOTICE UNDER PARAGRAPH (2) OF THIS SUBSECTION, THE PERSON WHO FURNISHED THE ERRONEOUS INFORMATION SHALL DELETE CORRECT THE INFORMATION FROM IN THE PERSON'S RECORDS~~ A PERSON CONTACTED DURING THE REINVESTIGATION WHO DETERMINES THAT THE INFORMATION WAS INACCURATE SHALL CORRECT THE INFORMATION IN THE PERSON'S RECORDS WITHIN [7] 12 BUSINESS DAYS AFTER THE DETERMINATION OCCURS.