

**CHAPTER 670**

**(House Bill 1420)**

AN ACT concerning

**Credit Services Businesses – Prohibited Acts**

FOR the purpose of prohibiting a credit services business from assisting a consumer to make false or misleading representations regarding the consumer's identity to government agencies or to persons to whom the consumer applies or intends to apply for an extension of credit; prohibiting a credit services business from creating, assisting a consumer to create, or providing a consumer with information on how to create, a new consumer report, credit file, or credit record by using a different name, address, telephone number, social security number, or employer tax identification number; altering a certain definition; and generally relating to credit services businesses.

BY repealing and reenacting, with amendments,

Article – Commercial Law

Section 14-1901(b) and 14-1902

Annotated Code of Maryland

(1990 Replacement Volume and 1993 Supplement)

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

**Article – Commercial Law**

14-1901.

(b) (1) "Credit services business" means any person who, with respect to the extension of credit by others, sells, [provides] PROVIDES, or performs, or represents that such person can or will sell, provide, or perform, any of the following services in return for the payment of money or other valuable consideration:

(i) Improving a consumer's credit record, history, or rating OR ESTABLISHING A NEW CREDIT FILE OR RECORD;

(ii) Obtaining an extension of credit for a consumer; or

(iii) Providing advice or assistance to a consumer with regard to either subparagraph (i) or (ii) of this paragraph.

(2) "CREDIT SERVICES BUSINESS" INCLUDES A PERSON WHO SELLS OR ATTEMPTS TO SELL WRITTEN MATERIALS CONTAINING INFORMATION THAT THE PERSON REPRESENTS WILL ENABLE A CONSUMER TO ESTABLISH A NEW CREDIT FILE OR RECORD.

[(2)](3) "Credit services business" does not include: