

(iv) Intends to use the information in connection with a determination of the consumer's eligibility for a license or other benefit granted by a governmental instrumentality required by law to consider an applicant's financial responsibility or status; or

(v) Otherwise has a legitimate business need for the information in connection with a business transaction ~~{involving} SPECIFICALLY AUTHORIZED BY~~ the consumer.

(B) UNLESS IF THE CONSUMER REPORTING AGENCY OBTAINS RECEIVES WRITTEN PERMISSION NOTICE FROM THE CONSUMER RESTRICTING THE SALE OR OTHER TRANSFER OF INFORMATION IN THE CONSUMER'S FILE, THE CONSUMER REPORTING AGENCY MAY NOT SELL, OFFER TO SELL, OR FURNISH INFORMATION IN THE CONSUMER'S FILE TO:

- (1) A MAIL-SERVICE ORGANIZATION;
- (2) A MARKETING FIRM; OR
- (3) ANY OTHER SIMILAR ORGANIZATION THAT OBTAINS INFORMATION ABOUT A CONSUMER FOR MARKETING PURPOSES.

14-1203.

(a) Except as authorized under subsection (b) of this section, no consumer reporting agency may make any consumer report containing any of the following items of information:

- (1) Bankruptcies which, from date of adjudication of the most recent bankruptcy, antedate the report by more than ~~14~~ 10 years[.];
- (2) Suits and judgments which, from date of entry, antedate the report by more than seven years or until the governing statute of limitations has expired, whichever is the longer period[.];
- (3) Paid tax liens which, from date of payment, antedate the report by more than seven years[.];
- (4) Accounts placed for collection or charged to profit and loss which antedate the report by more than seven years[.];
- (5) Records of arrest, indictment, or conviction of crime which, from date of disposition, release, or parole, antedate the report by more than seven years[.]; OR
- (6) Any other adverse item of information which antedates the report by more than seven years.

(b). The provisions of subsection (a) of this section are not applicable in the case of any consumer credit report to be used in connection [with] WITH:

- (1) A credit transaction involving, or which may reasonably be expected to involve, a principal amount of \$50,000 or more;