- (3) [Every] A consumer reporting agency shall make a reasonable effort to verify the identity of a new prospective user and the uses certified by the prospective user prior to furnishing the user a consumer report.
- (4) No consumer reporting agency may furnish a consumer report to any person if it has reasonable grounds for believing that the consumer report will not be used for a purpose listed in § 14–1202 of this subtitle.
- (b) {Whenever} BEFORE a consumer reporting agency prepares a consumer report it shall {follow reasonable procedures to assure maximum possible accuracy of} VERIFY the information concerning the individual about whom the report relates BY:
- (1) CONFIRMING WITH THE SOURCE OF INFORMATION CONTAINED IN THE REPORT THE ACCURACY AND COMPLETENESS OF THE INFORMATION; AND
- (2) FOLLOWING OTHER REASONABLE PROCEDURES TO ASSURE MAXIMUM POSSIBLE ACCURACY OF THE INFORMATION.
- (c) Notwithstanding the provisions of § 14-1202, a consumer reporting agency may furnish identifying information respecting any consumer, limited to his name, address, former addresses, places of employment, or former places of employment, to a governmental agency.

14-1206.

- (A) (1) BY JULY 1 OF EACH YEAR, CONSUMER REPORTING AGENCIES SHALL PROVIDE A CONSUMER REPORT TO CONSUMERS WHO ARE:
 - (I) RESIDENTS OF THE STATE; AND
- (II) THE SUBJECT OF CONSUMER FILES MAINTAINED BY CONSUMER REPORTING AGENCIES.
- (2) THE CONSUMER-REPORTING AGENCY SHALL SEND THE REPORT BY FIRST CLASS MAIL TO THE LAST KNOWN ADDRESS OF THE CONSUMER.
 - (3) THE REPORT SHALL INCLUDE:
 - (I) AN EXACT COPY OF THE CONSUMER'S FILE; AND
 - (II) A STATEMENT:
- 1. INFORMING THE CONSUMER THAT THE CONSUMER REPORT IS AN IMPORTANT DOCUMENT CONTAINING HISTORICAL CREDIT INFORMATION PERTAINING TO THE CONSUMER;