

this subtitle, no consumer may bring any action or proceeding against a person who furnishes information to a consumer reporting agency in the nature of defamation, invasion of privacy, or negligence for unintentional error.

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 ~~written~~:

(I) WRITTEN notice of the correction to the consumer and to each person to whom the erroneous information was furnished; AND

(II) A STATEMENT OF THE RIGHTS OF THE CONSUMER UNDER THIS SUBTITLE.

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

(I) WRITTEN notice of the finding to the consumer; AND

(II) A STATEMENT OF THE RIGHTS OF THE CONSUMER UNDER THIS SUBTITLE.

~~(H) THE NOTICE SHALL INCLUDE:~~

~~1. THE NAME, ADDRESS, AND TELEPHONE NUMBER OF EACH PERSON CONTACTED DURING THE REINVESTIGATION; AND~~

~~2. AN EXPLANATION 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.

~~(4)~~ (5) The presence of contradictory information in the consumer's file does not in and of itself constitute reasonable grounds for believing the dispute is frivolous or irrelevant.