

(B) ~~(1)~~ IF A CONSUMER REPORTING AGENCY FINDS THAT A DISPUTE IS FRIVOLOUS OR IRRELEVANT, THE AGENCY WITHIN 7 BUSINESS DAYS SHALL MAIL:

(1) WRITTEN NOTICE OF THE FINDING, INCLUDING THE REASONS FOR THE FINDING, TO THE CONSUMER; AND

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

~~(1) THE REASONS FOR THE FINDING; AND~~

~~(2) AN EXPLANATION A STATEMENT OF THE RIGHTS OF THE CONSUMER UNDER THIS SUBTITLE.~~

[(b)](C) (1) If the reinvestigation does not resolve the dispute, the consumer may file a brief statement setting forth the nature of the dispute.

(2) The consumer reporting agency may limit statements to not more than 100 words if it provides the consumer with assistance in writing a clear summary of the dispute.

[(c)](D) Whenever a statement of a dispute is filed, unless there is reasonable grounds to believe that it is frivolous or irrelevant, the consumer reporting agency shall, in any subsequent consumer report containing the information in question, clearly note that it is disputed by the consumer and provide either the consumer's statement or a clear and accurate codification or summary of it.

[(d)](E) Following any deletion of information which is found to be inaccurate or whose accuracy can no longer be verified or any notation as to disputed information, the consumer reporting agency shall, at the request of the consumer, furnish notification that the item has been deleted or the statement, codification or summary pursuant to subsection [(b) or (c)] (C) OR (D) of this section to any person specifically designated by the consumer who has within two years prior received a consumer report for employment purposes, or within [six months] 1 YEAR prior received a consumer report for any other purpose, which contained the deleted or disputed information. The consumer reporting agency shall clearly and conspicuously disclose to the consumer his rights to make such a request. The disclosure shall be made at or prior to the time the information is deleted or the consumer's statement regarding the disputed information is received.

14-1209.

[A consumer reporting agency shall make all disclosures pursuant to § 14-1206 of this subtitle and furnish all consumer reports pursuant to § 14-1208 (d) of this subtitle without charge to the consumer if, within 30 days after receipt by such consumer of a notification pursuant to § 14-1212 of this subtitle or notification from a debt collection agency affiliated with such consumer reporting agency stating that the consumer's credit rating may be or has been adversely affected, the consumer makes a request under § 14-1206 or 14-1208 (d) of this title. Otherwise, the consumer reporting agency may impose a reasonable charge on the consumer for making disclosure to such consumer pursuant to § 14-1206 of this subtitle, the charge for which shall be indicated to the