

~~(II) A COPY OF THE CONSUMER REPORT ON THE CONSUMER; AND~~

~~(III) A DESCRIPTION OF THE CONSUMER'S RIGHTS UNDER THIS SUBTITLE.~~

(b) Whenever credit for personal, family, or household purposes involving a consumer is denied or the charge for credit is increased either wholly or partly because of information obtained from a person other than a consumer reporting agency bearing upon the consumer's credit-worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living, the user of the information shall, within a reasonable period of time NOT TO EXCEED 30 DAYS, upon the consumer's written request for the reasons for the adverse action received within 60 days after learning of the adverse action disclose the nature of the information to the consumer. The user of the information shall clearly and accurately disclose to the consumer his right to make the written request at the time the adverse action is communicated to the consumer.

(c) A person may not be held liable for any violation of this section if he shows by a preponderance of the evidence that at the time of the alleged violation he maintained reasonable procedures to assure compliance with the provisions of subsections (a) and (b) of this section.

~~14-1213.~~

~~(A) BEFORE A PERSON EXTENDS CREDIT TO A CONSUMER, THE PERSON SHALL PROVIDE WRITTEN NOTICE TO THE CONSUMER DESCRIBING:~~

~~(1) THE CIRCUMSTANCES UNDER WHICH THE PERSON WILL PROVIDE A CONSUMER REPORTING AGENCY WITH INFORMATION ABOUT A CONSUMER; AND~~

~~(2) THE TYPE OF INFORMATION THAT THE PERSON WILL PROVIDE TO THE CONSUMER REPORTING AGENCY.~~

~~(B) IF A PERSON REPORTS TO A CONSUMER REPORTING AGENCY INFORMATION LIKELY TO BE ADVERSE TO THE INTERESTS OF THE CONSUMER, THE PERSON SHALL NOTIFY THE CONSUMER ABOUT THE INFORMATION:~~

~~(1) IN THE NEXT STATEMENT MAILED TO THE CONSUMER; OR~~

~~(2) IN WRITING WITHIN 30 DAYS AFTER REPORTING THE INFORMATION TO THE CONSUMER REPORTING AGENCY.~~

~~(C) A PERSON WHO REPORTS INFORMATION ABOUT A CONSUMER TO A CONSUMER REPORTING AGENCY:~~

~~(1) SHALL FOLLOW REASONABLE PROCEDURES TO ASSURE MAXIMUM POSSIBLE ACCURACY OF THE INFORMATION; AND~~