

## CHAPTER 813

H.B. No. 2747

## AN ACT

relating to debt collection; providing a penalty.

*Be it enacted by the Legislature of the State of Texas:*

SECTION 1. Article 11.01, Title 79, Revised Statutes (Article 5069–11.01, Vernon's Texas Civil Statutes), is amended by adding Subdivision (h) to read as follows:

*(h) "Credit bureau" means any person who, for compensation, gathers, records, and disseminates information relative to the creditworthiness, financial responsibility, paying habits, and other similar information regarding any person, for the purpose of furnishing consumer reports to third parties.*

SECTION 2. Article 11.10, Title 79, Revised Statutes (Article 5069–11.10, Vernon's Texas Civil Statutes), is amended by adding Subsection (c) to read as follows:

*(c) A person who successfully maintains an action under this article shall be awarded at least \$100 for each violation of this Act.*

SECTION 3. Title 79, Revised Statutes (Article 5069, Vernon's Texas Civil Statutes), is amended by adding Article 11.12 to read as follows:

*Art. 5069–11.12. REPORT TO CONSUMER. A credit bureau shall, upon request, provide to any person in its registry a copy of all information contained in its files concerning such person. This copy must be provided to the consumer within 45 days of the request.*

SECTION 4. This Act takes effect September 1, 1993.

SECTION 5. The importance of this legislation and the crowded condition of the calendars in both houses create an emergency and an imperative public necessity that the constitutional rule requiring bills to be read on three several days in each house be suspended, and this rule is hereby suspended.

Passed by the House on May 11, 1993, by a non-record vote; passed by the Senate on May 23, 1993, by a viva-voce vote.

Approved June 18, 1993.

Effective Sept. 1, 1993.