1 5574-S AAS 3/12/93

- **SSB 5574** S AMD 2 Senators Fraser, Williams and Moore 3 4 ADOPTED 3/12/93 5 On page 2, line 14, after "employee;" strike "and" On page 2, line 17, after "consumer: insert "; and 6 7 (iv) Action or determination with respect to a consumer's application for the rental or leasing of residential real estate that 8 is adverse to the interests of the consumer" 10 **SSB 5574** - S AMD 11 Senators Fraser, Williams and Moore ADOPTED 3/12/93 12 On page 15, line 13, after "consumer" strike ";" and insert ",
- On page 15, line 13, after "consumer" strike ";" and insert ", except verbal notice may be given by a person in adverse actions involving an application for the rental or leasing of residential real estate if such verbal notice does not impair a consumer's ability to obtain a credit report without charge under section 12(2) of this act; and"
- 19 <u>SSB 5574</u> S Amd 20 By Senators Williams and Moore
- 21 ADOPTED 3/12/93
- On page 3, line 11, after "act;" insert the following:
- "(iv) A list compiled by a consumer reporting agency to be used by its client for direct marketing of goods or services not involving an offer of credit;"
- 26 Renumber subsections accordingly.
- 1 <u>SSB 5574</u> S Amd 2 By Senators Williams and Moore

1 ADOPTED 3/12/93

On page 5, line 16, after "that" strike "credit" and insert

- 3 "consumer"
- 4 ADOPTED 3/12/93
- 5 On page 5, line 17, after "that" strike "credit" and insert
- 6 "consumer"
- 7 ADOPTED 3/12/93
- 8 On page 5, line 29, after "pertaining to" strike "credit" and
- 9 insert "consumer"
- 1 **SSB 5574** S Amd
- 2 By Senators Williams and Moore
- 3 ADOPTED 3/12/93
- 4 On page 6, line 16, after "use of consumer" strike "credit"
- 1 **SSB 5574** S Amd
- 2 By Senators Williams and Moore
- 3 ADOPTED 3/12/93
- 4 On page 7, line 22, after "consumer" strike "credit"
- 1 **SSB 5574** S Amd
- 2 By Senators Williams and Moore
- 3 ADOPTED 3/12/93
- 4 On page 11, line 10, after "provided by a" strike "credit" and
- 5 insert "consumer"
- 1 **SSB 5574** S Amd
- 2 By Senators Williams and Moore
- 3 ADOPTED 3/12/93
- 4 On page 13, line 32, after "description" strike the remainder of
- 5 subsection (8)(b)(iii) and insert "or indication of any changes made in
- 6 the consumer report as a result of those revisions to the consumer's
- 7 file;"

1 <u>SSB 5574</u> - S Amd 2 By Senators Williams and Moore

3 ADOPTED 3/12/93

On page 16, line 8, after "19.86 RCW." strike the remainder of 4 5 section 17 and insert "The burden of proof in an action alleging a violation of this chapter shall be by a preponderance of the evidence, 6 7 and the applicable statute of limitation shall be as set forth in 8 section 14 of this act. For purposes of a judgment awarded pursuant to an action by a consumer under chapter 19.86 RCW, the consumer shall be 9 awarded actual damages and costs of the action together with reasonable 10 11 attorney's fees as determined by the court. However, where there has 12 been willful failure to comply with any requirement imposed under this 13 chapter, the consumer shall be awarded actual damages, a monetary 14 penalty of one thousand dollars, and the costs of the action together 15 with reasonable attorneys' fees as determined by the court."

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