MISSISSIPPI LEGISLATURE REGULAR SESSION 2021

By: Representative Ford (73rd)

To: Banking and Financial Services

HOUSE BILL NO. 210

AN ACT TO PROHIBIT A CREDIT REPORTING AGENCY FROM FURNISHING A CONSUMER REPORT THAT INCLUDES INFORMATION RELATING TO A JUDICIAL ACTION, UNLESS THERE IS A VERIFIED OUTSTANDING JUDGEMENT; AND FOR RELATED PURPOSES.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

SECTION 1. A credit reporting agency shall not furnish a consumer report that includes information that relates to a judicial action, unless there is an outstanding judgement and the agency has verified the accuracy of the information during the 30-day period ending on the date on which the report is furnished.

SECTION 2. This act shall take effect and be in force from and after July 1, 2021.

ST: Credit reporting agency; prohibit including information from judicial action unless there is a verified outstanding judgement.