

**DRAFTER'S NOTE**  
**FROM THE**  
**LEGISLATIVE REFERENCE BUREAU**

LRB-3224/P1dn  
RPN:bjk:rs

October 1, 2007

I had the LRB Reference section look at what other states have done in this area and took some language from Iowa, New York, and California for this draft. I do not know if this draft fulfills your intent.

I also looked at consumer reporting agencies and found that federal laws and regulations govern those companies. From my reading, it appears that the federal laws preempt any state regulation of those agencies regarding inaccurate reports.

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