

**Amendment Offered by Ms. Hooley of
Oregon**

**To the Amendment in the Nature of a
Substitute Offered by Mr. Bachus**

Page 27, line 13, insert “(a) IN GENERAL.—” before “Section 612(c)”.

Page 27, after line 19, insert the following new subsection:

1 (b) REASONABLE PHASE-IN DURING 1st 6
2 MONTHS.—Subject to the oversight and enforcement au-
3 thority of the Federal Trade Commission under the Fair
4 Credit Reporting Act, consumer reporting agencies shall
5 determine a reasonable manner for phasing in the ability
6 of consumers to obtain free consumer reports, pursuant
7 to the amendment made by subsection (a), during the 6-
8 month period beginning on the date of the effective date
9 of such amendment.

