

## Session 110 - (1993-1994)

### H 4461 General Bill, By J.L.M. Cromer

A Bill to amend the Code of Laws of South Carolina, 1976, by adding Section 34-3-115 so as to provide that no bank, financial institution, lender, vendor, or any other person who has extended credit or made a loan to an individual consumer, including loans secured by real estate, may report to a credit reporting agency the fact that the borrower or consumer was late in making payments on his loan or account unless over the most recent twelve-month period or portion thereof, there were at least two delinquencies with periods of fifteen days or more.

**01/12/94 House Introduced and read first time HJ-12**

**01/12/94 House Referred to Committee on Labor, Commerce and Industry HJ-13**