

SB2232



104TH GENERAL ASSEMBLY

State of Illinois

2025 and 2026

SB2232

Introduced 2/7/2025, by Sen. Sue Rezin

SYNOPSIS AS INTRODUCED:

815 ILCS 505/2HHHH new

Amends the Consumer Fraud and Deceptive Business Practices Act. Provides that no consumer reporting agency may furnish a consumer report or contact information that is not requested by the consumer if the report or information is being procured based in whole or in part on the presence of an inquiry made in connection with a residential mortgage loan as defined by the Truth in Lending Act or automobile loan as covered under the Truth in Lending Act. Provides that a violation of the provision constitutes an unlawful practice within the meaning of the Act.

LRB104 05589 SPS 15619 b

A BILL FOR

1 AN ACT concerning business.

2 **Be it enacted by the People of the State of Illinois,**
3 **represented in the General Assembly:**

4 Section 1. Legislative intent. It is the intent of the
5 General Assembly for this amendatory Act of the 104th General
6 Assembly to be enforceable if federal law, including, but not
7 limited to, the Fair Credit Reporting Act, does not contradict
8 or preempt it.

9 Section 5. The Consumer Fraud and Deceptive Business
10 Practices Act is amended by adding Section 2HHHH as follows:

11 (815 ILCS 505/2HHHH new)

12 Sec. 2HHHH. Consumer report inquiries for mortgage or
13 automobile loans. No consumer reporting agency may furnish a
14 consumer report or contact information that is not requested
15 by the consumer if the report or information is being procured
16 based in whole or in part on the presence of an inquiry made in
17 connection with a residential mortgage loan as defined by
18 Section 103 of the Truth in Lending Act (15 U.S.C. 1602) or an
19 automobile loan as covered under the Truth in Lending Act. A
20 violation of this Section constitutes an unlawful practice
21 within the meaning of this Act.