

FCRA 615(g) (15 U.S.C. § 1681m(g)) Requirements on Users of Consumer Reports – Debt collector communications concerning identity theft

(g) *Debt collector communications concerning identity theft.* If a person acting as a debt collector (as that term is defined in title VIII) on behalf of a third party that is a creditor or other user of a consumer report is notified that any information relating to a debt that the person is attempting to collect may be fraudulent or may be the result of identity theft, that person shall-

- (1) notify the third party that the information may be fraudulent or may be the result of identity theft; and
- (2) upon request of the consumer to whom the debt purportedly relates, provide to the consumer all information to which the consumer would otherwise be entitled if the consumer were not a victim of identity theft, but wished to dispute the debt under provisions of law applicable to that person.