

LEGISLATIVE INTENT SERVICE, INC.

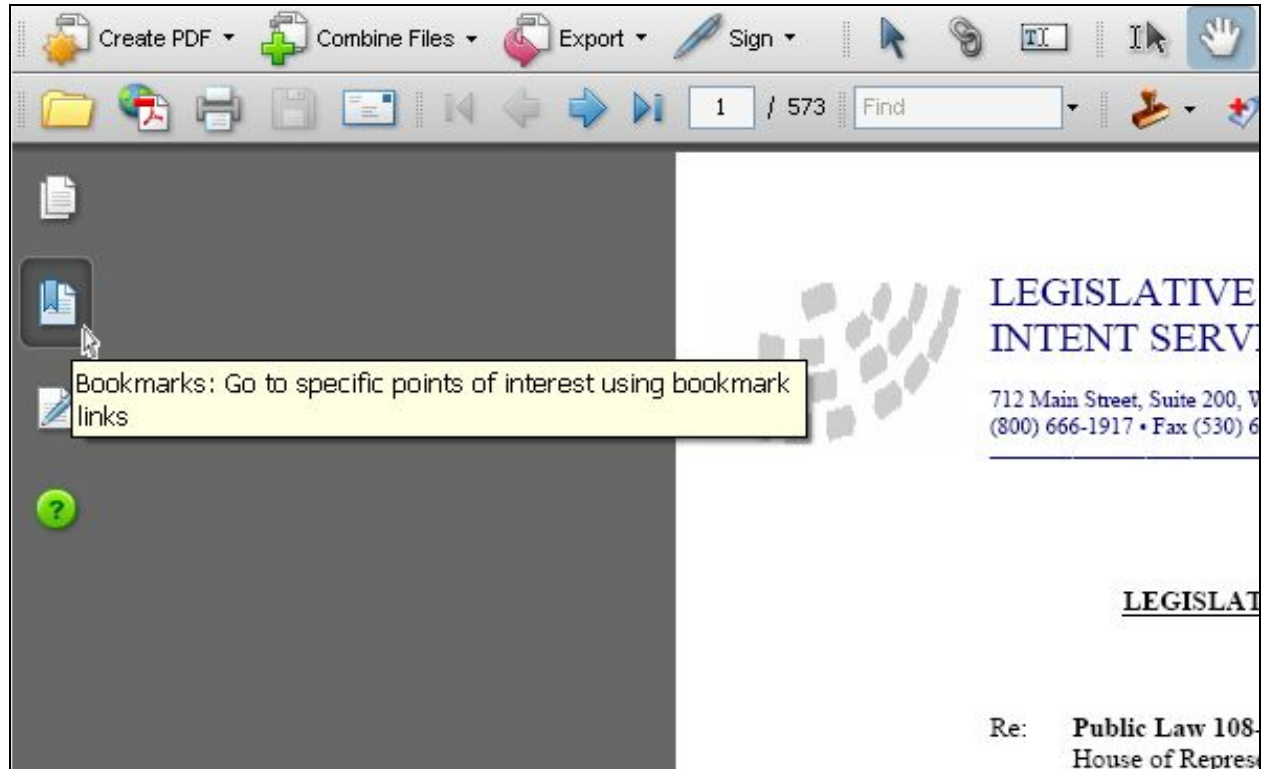
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In this Guide you will find:

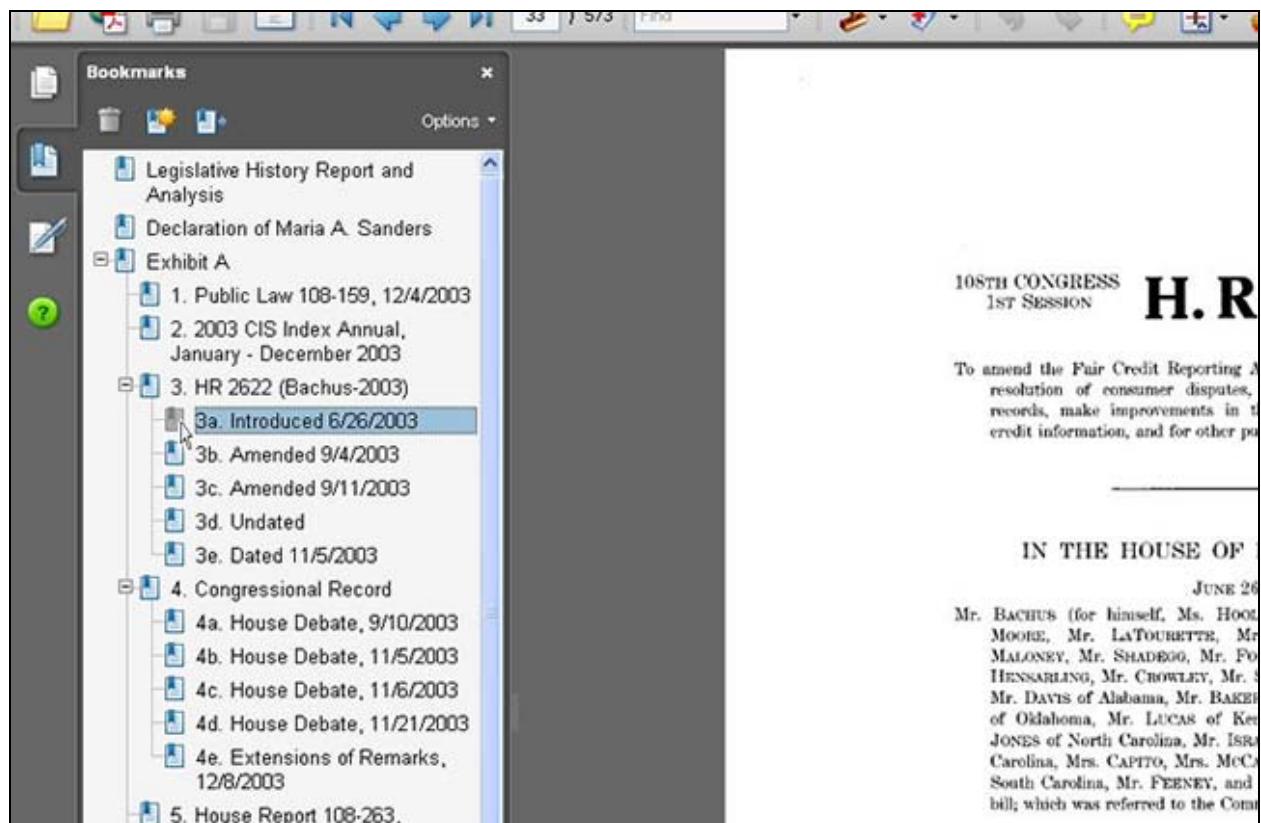
- [Hints for Using Adobe Acrobat®](#)
- [Key to Exhibit Markings](#)
- [Policies](#)
- [Follow-up Services](#)

Hints for Using Adobe Acrobat®

All of our documents are **“bookmarked”** in Adobe for *easy* review; they are not text-searchable. In order to utilize the bookmark function you will need to access the **“bookmark tab”** pictured below.



Clicking on the **“bookmark tab”** opens a long left side bar where we place an abbreviated exhibit list (the **Declaration** carries the complete exhibit list); clicking on **any** item in the bookmarks jumps you to the document, facilitating the use of the materials.



Additionally, our **Legislative History Report and Analysis** includes “**hyperlinked**” citation to the documents. All citations are **blue** and *when clicked* will take you immediately to the document cited.

PUBLIC LAW 108-159
HOUSE OF REPRESENTATIVES BILL NO. 2622 OF 2003
AS SIGNED ON DECEMBER 4, 2003
AS CODIFIED IN 117 UNITED STATES STATUTES 1952

Subdivision (g) was added to section 1681c of Title 15 of the United States Code in 2003 following congressional passage of House of Representatives Bill No. 2622 [hereinafter referred to as “H.R. 2622”], which amended the Fair Credit Reporting Act [hereinafter referred to as “the FCRA”] and enacted the “Fair and Accurate Credit Transactions Act of 2003” [also known as “the FACT Act”]. (See [Exhibit A, #1, page 1952](#))

This bill was introduced on June 26, 2003 by Representative Spencer T. Bachus, III, as lead author. (See [Exhibit A, #3a](#)) A July 9, 2003 hearing transcript from the House Committee on Financial Services indicated that:

KEY TO EXHIBIT MARKINGS

ORGANIZATION: The exhibits are organized by grouping all documents concerning a particular legislative enactment together. The first document in each group is ordinarily all versions of the legislative bill, from its introduction and amendments to its chaptered enactment. The second document is the final history, which summarizes the procedural history of the bill in chronological order.

After the final history, you will find the legislative materials, including analyses by legislative committees and offices, files from the committees and offices, and legislative publications concerning the bill. Files from legislative committees or offices typically immediately follow the analysis prepared by that committee or office. Next may be the author's file and the Governor's post-enrollment documents, followed by files or publications of agency or lobbying representatives, and then legislative reports or transcripts.

FILE MATERIAL: Very large files may be divided into categories of documents. Duplicate documents are common in the files of the committees, offices, governor, agencies, and lobbyists. Duplicate documents with substantive content can have significance in demonstrating the distribution of a document and are included.

EXHIBIT MARKINGS: Although each file has an exhibit number, each page within a file is also numbered sequentially (1, 2, 3, etc.). This number is preceded by a prefix that identifies the particular file. The most common prefix designations we use are set forth as follows:

COMMITTEE FILES:

AP ... Assembly Policy Committee File
AF ... Assembly Fiscal Committee File
SP ... Senate Policy Committee File
SF ... Senate Fiscal Committee File

LEGISLATIVE OFFICE FILES:

ARC ... Assembly Republican Caucus
SDC ... Senate Democratic Caucus
SRC ... Senate Republican Caucus
SFA ... Office of Senate Floor Analyses
SROP ... Senate Republican Office of Policy
SRFO ... Senate Republican Fiscal Office
A ... Author's file

SUBDIVIDED FILE CATEGORIES:

BG ... Background Documents
S/O ... Support/Opposition Letters
PC ... Press Clippings

GOVERNOR FILES:

EW ... Earl Warren papers
PE ... Post-enrollment documents
and veto files

AGENCY & LOBBYIST FILES:

AG ... Attorney General
B ... State Bar of California
BOE ... State Board of Equalization
CLRC ... California Law Revision
Commission
DF ... Department of Finance
LCC ... League of California Cities
RM ... Rulemaking File

POLICIES

Our experience in providing legislative history since 1974 has led to the development of certain policies that govern our service. These policies are the terms and conditions of our relationship with you. We enunciate them here so that you are aware of the basis upon which this research is provided to you.

SCOPE OF ANALYSIS: Any analysis provided to you is based upon the circumstances of your case as you have briefly related them to us, as well as a review of the enclosed documents. As such, it is only tentative in nature and should not be considered a legal opinion. A more conclusive statement of the impact of the legislative history in your case would be dependent upon a complete understanding of all of the factual issues involved and the applicable legal principles. You may wish to involve an expert witness who has extensive experience in presenting legislative documents to the courts in this role.

AVAILABILITY OF THIS RESEARCH TO ALL CLIENTS: It is our policy to furnish materials and research to any and all clients who request them. Our services are not available on an exclusive basis. This policy exists because we are neutral and objective providers of legislative research. Due to this, the Courts of California have regularly cited our Service. (Go to www.legintent.com for Cases Citing Legislative Intent Service, Inc.)

CONFIDENTIALITY: Neither this research firm, Legislative Intent Service, Inc. nor its attorneys are undertaking to represent you as an attorney as a result of providing this research to you. We are researching documents and the history of public acts and are not practicing law. We are working under the attorney work product protections of the Code of Civil Procedure as your agent. It is our policy to strictly preserve and maintain the confidentiality of the identity of those attorneys who request our services, and the theories, arguments and facts regarding their case that may be divulged to us.

COMPLETENESS OF THE RESEARCH PROVIDED: We cannot represent that every document ever drafted with regard to the enactment researched has been provided. There is no uniform system for retaining legislative materials; in fact, there are as many potential sources for documentation as there are individuals involved with the measure. Furthermore, there is no legal duty on behalf of many of these participants in the process to make public the documents generated.

Consequently, while we represent that we are providing the most complete and thorough research product commercially available on legislative history, and in the vast majority of cases can and will provide every reasonably relevant document, there are occasions where particular documents are not provided either because they are unavailable or because we are unaware of their existence or applicability to the legislation. A particular example is the Assembly and Senate *Journals*. The legislative indices for the *Journals* are not produced for two to three years subsequent to the legislative session; on line *Journals* are only date searchable. Therefore, we cannot be held responsible for failing to locate substantive comments on recent legislation except where a specific request is made for a page by page search (at additional cost).

EXPERT WITNESS AVAILABILITY: You may wish to separately retain Mr. William Keller, one of our original founders, in order to utilize his skills as a consultant or expert witness. Mr. Keller has extensive experience in analyzing and presenting legislative documents to the courts. He may be reached at <https://kellerlawfirm.com/contact-us/>.

FOLLOW-UP SERVICES

ADDITIONAL DOCUMENTS: We perform research at the time of your request in a thorough and professional manner. However, additional materials on the research may become available over time. If your need for this research is ongoing after our first report, we recommend that you periodically call to determine whether further documentation on the enactment has become available.

TAPES AND RECORDINGS: The Legislature has videotaped selected committee and all floor proceedings since August of 1990. The tapes are available upon request, but require a few weeks to acquire. We recommend that you consider requesting tapes only when language you are focusing upon was changed in the committee or floor amendments and the materials do not provide other discussion of the source and purpose for the change. Please call for information on the availability and cost of the tapes.

QUESTIONS: We are at your service. Please do not hesitate to call us with your questions at any time. If the scope of the question is beyond what can be done free of charge, we will frankly say so and quote the fee necessary to proceed.