

Submitter: Shelby Staffenson

On Behalf Of:

Committee: House Committee On Commerce and Consumer Protection

Measure, Appointment or Topic: SB605

I strongly oppose SB605. This bill undermines the accuracy and completeness of credit reports. Credit reports are designed to provide a full and accurate picture of a consumer's financial obligations and payment history. Excluding an entire category of debt (i.e. medical debt) creates an incomplete and potentially misleading profile. Lenders, landlords, and other institutions rely on comprehensive credit data to make informed decisions. Suppressing medical debt from reports could lead to misjudgments about a consumer's creditworthiness, ultimately affecting access to loans, housing, and other financial services. Please do NOT pass this bill. Vote NO on SB605.