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v.
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ON WRIT OF CERTIORARI TO THE UNITED STATES COURT OF APPEALS FOR THE NINTH CIRCUIT

#### BRIEF FOR THE UNITED STATES AND THE FEDERAL TRADE COMMISSION AS AMICI CURIAE SUPPORTING RESPONDENT

. A Acting General Counsel

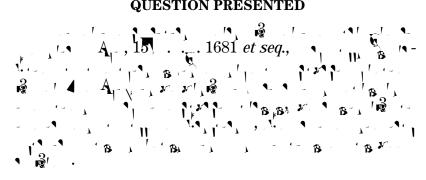
· A Assistant General Counsel

A - A A Attorney Federal Trade Commission Washington, D.C. 20580 Acting Solicitor General Counsel of Record

A . A A . Deputy Solicitor Gerieral

Assistant to the Solicitor General Department of Justice Washington, D.C. 20530-0001 (202) 514-2217

#### **QUESTION PRESENTED**



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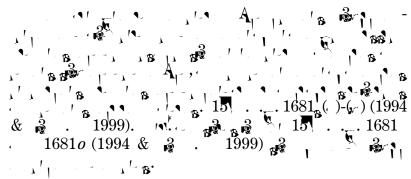
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## I he Sie e C, ,, f he U i ed Sae

ON WRIT OF CERTIORARI TO THE UNITED STATES COURT OF APPEALS FOR THE NINTH CIRCUIT

#### BRIEF FOR THE UNITED STATES AND THE FEDERAL TRADE COMMISSION AS AMICI CURIAE SUPPORTING RESPONDENT

# INTEREST OF THE UNITED STATES AND THE FEDERAL TRADE COMMISSION

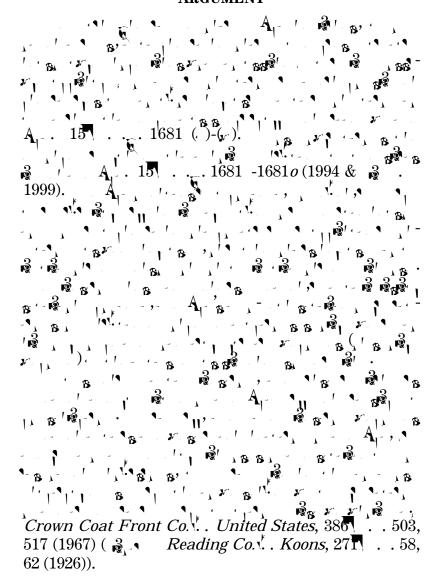


#### **STATEMENT**

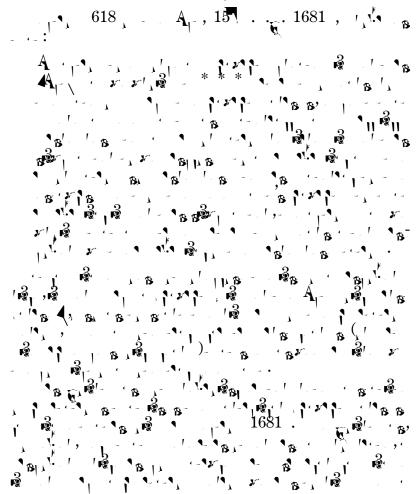


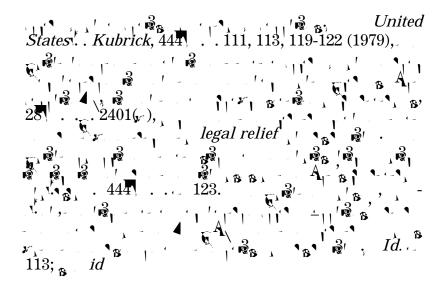
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### **ARGUMENT**



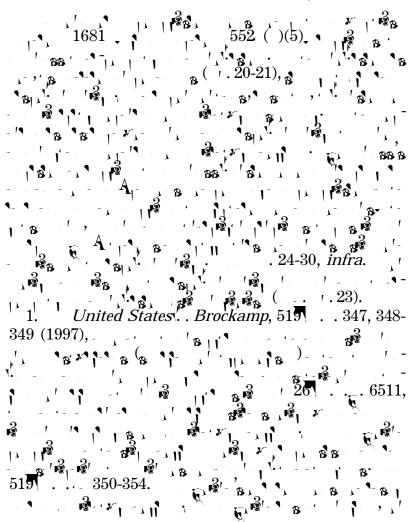
- I. THE LANGUAGE OF THE FAIR CREDIT REPORT-ING ACT PERMITS THE USE OF A DISCOVERY RULE IN DETERMINING WHEN THE STATUTORY LIMITATION ON PRIVATE ENFORCEMENT AC-TIONS BEGINS TO RUN
  - A. Use Of A Discovery Rule Is Consistent With The Act's Provision That The Time For Suit Runs From The Time That "Liability Arises"





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B. Inclusion Of An Express Anti-Concealment Provision In Section 1681p Does Not Imply A Congressional Intention To Prohibit Use Of A Discovery Rule

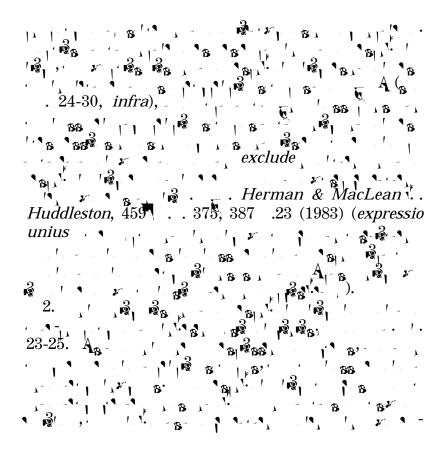


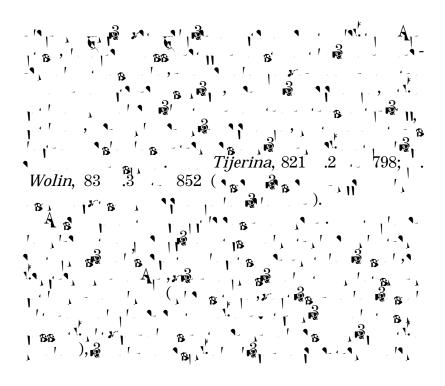
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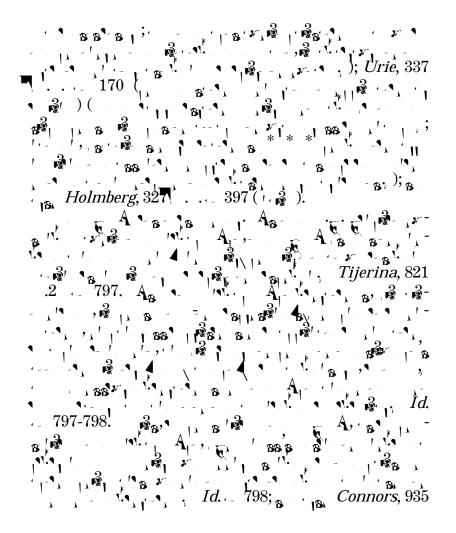


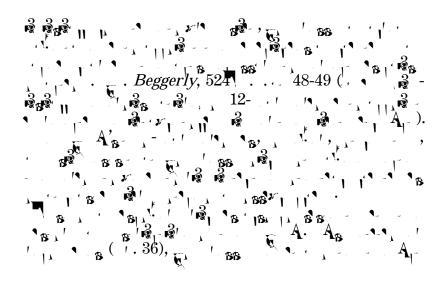


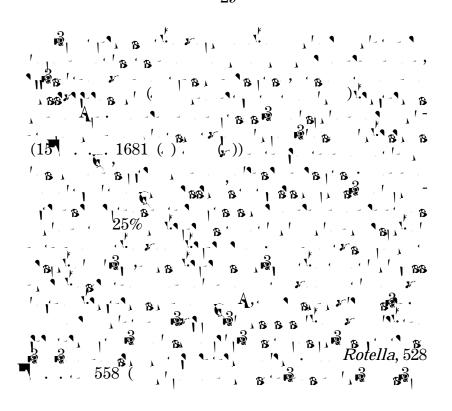


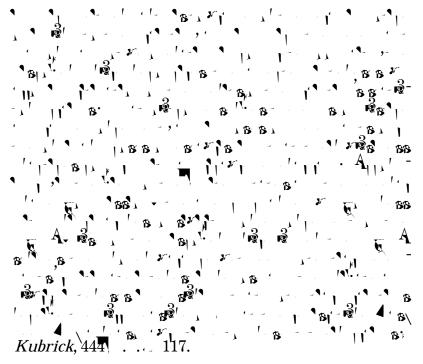
II. USE OF A DISCOVERY RULE BEST COMPORTS
WITH THE HISTORY, STRUCTURE, AND PURPOSES msTHE FAIR ETRR-











### CONCLUSION

Acting General Counsel

Assistant General Counsel

A - A - A

Attorney

Federal Trade Commission

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