I. Introduction

[illegible]

II. Background of Cited-Based Instance Sorters

[illegible]

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[1] [illegible]

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[illegible] 215 [illegible] A [illegible] At (A A),[2] [illegible]

[illegible].[3] A [illegible]

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[2] 15 . . . 1681 ([illegible]).

[3] [illegible] 2007. *See* [illegible] *Re o o he Cong e on C edi Sco ing and I Effec on he A ailabili and Affo dabili of C edi* (A [illegible] 2007).

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III. FTC C d -Bas d I s a c Sc S d s

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[4] mm , *C edi -Ba ed In ance Sco e : Im ac on Con me of A omobile In ance (* 2007), *a ailable a* tt :// .t . / /2007/07/ 044804 A A t t -B . t t t t t , mm t t t m t mm t t t m t .

[5] *See* [illegible], *Credit-based Insurance Scores: Are They Fair?*, [illegible], [illegible] (Oct. 2, 2007), *available at* http://[illegible]/[illegible]/044804[illegible].

IV. The Proposed Legislation (H.R. 5633)

On July 13, 2008, [illegible] introduced H.R. 5633, [illegible] At 2008,

[illegible]

[illegible] 604 [illegible] A [illegible] ([illegible] A)[6] [illegible]

[illegible] A [illegible] A.

A [illegible]

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[6] 15 [illegible] 1681 [illegible] A [illegible] A.

[7] [illegible] *See* [illegible] *Home Mo gage Di clo e Ac Da a and FTC Lending Enfo cemen* , [illegible] ([illegible] 25, 2007), *a ailable a* [illegible] :// [illegible] / [illegible] / 064806 [illegible]

[8] [illegible]