

WORTHINESS, CREDIT STANDING, CREDIT CAPACITY, CHARACTER, GENERAL REPUTATION, PERSONAL CHARACTERISTICS, OR MODE OF LIVING WHICH IS USED OR EXPECTED TO BE USED OR COLLECTED IN WHOLE OR IN PART FOR THE PURPOSE OF SERVING AS A FACTOR IN ESTABLISHING THE CONSUMER'S ELIGIBILITY FOR

(I) CREDIT OR INSURANCE TO BE USED PRIMARILY FOR PERSONAL, FAMILY, OR HOUSEHOLD PURPOSES, OR

(II) EMPLOYMENT PURPOSES, OR

(III) OTHER PURPOSES AUTHORIZED UNDER SECTION 14-1202 OF THIS SUBTITLE.

(2) THE TERM DOES NOT INCLUDE

(I) ANY REPORT CONTAINING INFORMATION SOLELY AS TO TRANSACTIONS OR EXPERIENCES BETWEEN THE CONSUMER AND THE PERSON MAKING THE REPORT;

(II) ANY AUTHORIZATION OR APPROVAL OF A SPECIFIC EXTENSION OF CREDIT DIRECTLY OR INDIRECTLY BY THE ISSUER OF A CREDIT CARD OR SIMILAR DEVICE; OR

(III) ANY REPORT IN WHICH A PERSON WHO HAS BEEN REQUESTED BY A THIRD PARTY TO MAKE A SPECIFIC EXTENSION OF CREDIT DIRECTLY OR INDIRECTLY TO A CONSUMER CONVEYS HIS DECISION WITH RESPECT TO THE REQUEST, IF THE THIRD PARTY ADVISES THE CONSUMER OF THE NAME AND ADDRESS OF THE PERSON TO WHOM THE REQUEST WAS MADE AND THE PERSON MAKES THE DISCLOSURES TO THE CONSUMER REQUIRED UNDER SECTION 14-1212 OF THIS SUBTITLE.

(E) INVESTIGATIVE CONSUMER REPORT.

"INVESTIGATIVE CONSUMER REPORT" MEANS A CONSUMER REPORT OR PORTION OF IT IN WHICH INFORMATION ON A CONSUMER'S CHARACTER, GENERAL REPUTATION, PERSONAL CHARACTERISTICS, OR MODE OF LIVING IS OBTAINED THROUGH PERSONAL INTERVIEWS WITH NEIGHBORS, FRIENDS, OR ASSOCIATES OF THE CONSUMER REPORTED ON OR WITH OTHERS WITH WHOM HE IS ACQUAINTED OR WHO MAY HAVE KNOWLEDGE CONCERNING ANY ITEMS OF INFORMATION. HOWEVER, THE INFORMATION DOES NOT INCLUDE SPECIFIC FACTUAL INFORMATION ON A CONSUMER'S CREDIT RECORD OBTAINED DIRECTLY FROM A CREDITOR OF THE CONSUMER OR FROM A CONSUMER REPORTING AGENCY WHEN THE INFORMATION WAS OBTAINED DIRECTLY FROM A CREDITOR OF THE CONSUMER OR FROM THE CONSUMER.

(F) CONSUMER REPORTING AGENCY.

"CONSUMER REPORTING AGENCY" MEANS ANY PERSON WHICH, FOR MONETARY FEES, DUES, OR ON A COOPERATIVE NONPROFIT BASIS, REGULARLY ENGAGES IN WHOLE OR IN PART IN THE PRACTICE OF ASSEMBLING OR EVALUATING CONSUMER CREDIT INFORMATION OR OTHER INFORMATION ON CONSUMERS FOR THE PURPOSE OF FURNISHING CONSUMER REPORTS TO THIRD PARTIES, AND WHICH USES ANY MEANS OR FACILITY OF COMMERCE FOR THE