HR 1748

Access and Openness in Small Business Lending Act of 2003

Congress: 108 (2003–2005, Ended)
Chamber: House
Policy Area: Finance and Financial Sector
Introduced: Apr 10, 2003
Current Status: Referred to the Subcommittee on Financial Institutions and Consumer Credit.
Latest Action: Referred to the Subcommittee on Financial Institutions and Consumer Credit. (Apr 29, 2003)
Official Text: https://www.congress.gov/bill/108th-congress/house-bill/1748

Sponsor

Name: Rep. McGovern, James P. [D-MA-3]
Party: Democratic • **State:** MA • **Chamber:** House

Cosponsors (12 total)

Cosponsor	Party / State	Role	Date Joined
Del. Faleomavaega, Eni F. H. [D-AS-At Large]	D · AS		Apr 10, 2003
Del. Norton, Eleanor Holmes [D-DC-At Large]	D · DC		Apr 10, 2003
Rep. Davis, Danny K. [D-IL-7]	D · IL		Apr 10, 2003
Rep. Davis, Susan A. [D-CA-53]	D · CA		Apr 10, 2003
Rep. Gutierrez, Luis V. [D-IL-4]	D · IL		Apr 10, 2003
Rep. Jackson-Lee, Sheila [D-TX-18]	D · TX		Apr 10, 2003
Rep. Johnson, Eddie Bernice [D-TX-30]	D · TX		Apr 10, 2003
Rep. Lee, Barbara [D-CA-9]	D · CA		Apr 10, 2003
Rep. Owens, Major R. [D-NY-11]	D · NY		Apr 10, 2003
Rep. Udall, Tom [D-NM-3]	D · NM		Apr 10, 2003
Rep. Clyburn, James E. [D-SC-6]	D · SC		Jul 8, 2003
Rep. Slaughter, Louise McIntosh [D-NY-28]	D · NY		Mar 16, 2004

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred to	Apr 29, 2003

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Summary (as of Apr 10, 2003)

Access and Openness in Small Business Lending Act of 2003 - Amends the Equal Credit Opportunity Act to require a depository institution, in the case of an application for credit made by a small business, to: (1) inquire whether the business is a women- or minority-owned business; and (2) maintain a record of the responses to such inquiry separate from the application and accompanying information. Allows any applicant to refuse to provide such information. Prohibits: (1) access to such information by any loan underwriter, officer, employee, or affiliate of the depository institution; and (2) the depository institution from including personally identifiable information in such record of responses. Requires such information to be made available to Federal enforcement agencies. Exempts from such requirements institutions having total assets equal to or less than the exemption amount determined under the Home Mortgage Disclosure Act of 1975.

Actions Timeline

- **Apr 29, 2003:** Referred to the Subcommittee on Financial Institutions and Consumer Credit.
- **Apr 10, 2003:** Introduced in House
- **Apr 10, 2003:** Referred to the House Committee on Financial Services.

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