

HR 833

Responsible Lending Act

Congress: 108 (2003–2005, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Feb 13, 2003

Current Status: Referred to the Subcommittee on Housing and Community Opportunity.

Latest Action: Referred to the Subcommittee on Housing and Community Opportunity. (Mar 10, 2003)

Official Text: <https://www.congress.gov/bill/108th-congress/house-bill/833>

Sponsor

Name: Rep. Ney, Robert W. [R-OH-18]

Party: Republican • **State:** OH • **Chamber:** House

Cosponsors (25 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Gillmor, Paul E. [R-OH-5]	R · OH		Feb 13, 2003
Rep. Lucas, Ken [D-KY-4]	D · KY		Feb 13, 2003
Rep. Miller, Gary G. [R-CA-42]	R · CA		Feb 13, 2003
Rep. Brown, Henry E., Jr. [R-SC-1]	R · SC		Apr 8, 2003
Rep. Weller, Jerry [R-IL-11]	R · IL		Apr 8, 2003
Rep. Cantor, Eric [R-VA-7]	R · VA		May 8, 2003
Rep. Thompson, Bennie G. [D-MS-2]	D · MS		May 19, 2003
Rep. Myrick, Sue Wilkins [R-NC-9]	R · NC		Jun 18, 2003
Rep. Barrett, J. Gresham [R-SC-3]	R · SC		Jun 19, 2003
Rep. Rehberg, Dennis R. [R-MT-At Large]	R · MT		Jun 19, 2003
Rep. Fossella, Vito [R-NY-13]	R · NY		Jul 9, 2003
Rep. Hill, Baron P. [D-IN-9]	D · IN		Jul 9, 2003
Rep. Peterson, Collin C. [D-MN-7]	D · MN		Jul 25, 2003
Rep. Stenholm, Charles W. [D-TX-17]	D · TX		Jul 25, 2003
Rep. Rogers, Harold [R-KY-5]	R · KY		Sep 5, 2003
Rep. Boyd, Allen [D-FL-2]	D · FL		Sep 17, 2003
Rep. Platts, Todd Russell [R-PA-19]	R · PA		Sep 17, 2003
Rep. Beauprez, Bob [R-CO-7]	R · CO		Sep 23, 2003
Rep. Hart, Melissa A. [R-PA-4]	R · PA		Sep 23, 2003
Rep. Cox, Christopher [R-CA-48]	R · CA		Oct 8, 2003
Rep. LaHood, Ray [R-IL-18]	R · IL		Oct 8, 2003
Rep. Towns, Edolphus [D-NY-10]	D · NY		Oct 28, 2003
Rep. Manzullo, Donald A. [R-IL-16]	R · IL		Nov 4, 2003
Rep. Brown-Waite, Ginny [R-FL-5]	R · FL		May 13, 2004
Rep. Tiberi, Patrick J. [R-OH-12]	R · OH		May 13, 2004

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred to	Mar 10, 2003
Financial Services Committee	House	Referred to	Mar 10, 2003

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Summary (as of Feb 13, 2003)

Responsible Lending Act - Amends the Truth in Lending Act to define: (1) high cost mortgage; and (2) points and fees. Revises specified liability and other related provisions.

Provides for continuation of late fee and prepayment provision identification under the Alternative Mortgage Transaction parity Act of 1982.

Amends the Housing and Urban Development Act of 1968 to establish in the Department of Housing and Urban Development the Consumer Mortgage Protection Board, which shall: (1) provide homeownership and rental counseling and related toll-free telephone and web site services; (2) provide grants for housing counseling services; and (3) prepare and update a mortgage information booklet.

Directs the Secretary of Housing and Urban Development to establish Federal mortgage broker requirements. Sets forth uniform State mortgage broker law guidelines, and states that Federal requirements shall apply to those States that have not enacted uniform laws.

Actions Timeline

- **Mar 10, 2003:** Referred to the Subcommittee on Financial Institutions and Consumer Credit.
- **Mar 10, 2003:** Referred to the Subcommittee on Housing and Community Opportunity.
- **Feb 13, 2003:** Introduced in House
- **Feb 13, 2003:** Introduced in House
- **Feb 13, 2003:** Referred to the House Committee on Financial Services.