

HR 1651

Consumer Rental Purchase Agreement Act

Congress: 109 (2005–2007, Ended)

Chamber: House

Policy Area: Commerce

Introduced: Apr 14, 2005

Current Status: Referred to the Subcommittee on Financial Institutions and Consumer Credit.

Latest Action: Referred to the Subcommittee on Financial Institutions and Consumer Credit. (May 19, 2005)

Official Text: <https://www.congress.gov/bill/109th-congress/house-bill/1651>

Sponsor

Name: Rep. Jones, Walter B., Jr. [R-NC-3]

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

Cosponsors (40 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Hensarling, Jeb [R-TX-5]	R · TX		Apr 14, 2005
Rep. Hooley, Darlene [D-OR-5]	D · OR		Apr 14, 2005
Rep. Johnson, Sam [R-TX-3]	R · TX		Apr 14, 2005
Rep. Kanjorski, Paul E. [D-PA-11]	D · PA		Apr 14, 2005
Rep. Kelly, Sue W. [R-NY-19]	R · NY		Apr 14, 2005
Rep. Bonilla, Henry [R-TX-23]	R · TX		Apr 21, 2005
Rep. Sessions, Pete [R-TX-32]	R · TX		Apr 21, 2005
Rep. Cuellar, Henry [D-TX-28]	D · TX		Apr 28, 2005
Rep. Reyes, Silvestre [D-TX-16]	D · TX		May 3, 2005
Rep. Hall, Ralph M. [R-TX-4]	R · TX		May 16, 2005
Rep. Baker, Richard H. [R-LA-6]	R · LA		May 19, 2005
Rep. Bonner, Jo [R-AL-1]	R · AL		May 19, 2005
Rep. Butterfield, G. K. [D-NC-1]	D · NC		May 19, 2005
Rep. Clay, Wm. Lacy [D-MO-1]	D · MO		May 19, 2005
Rep. Deal, Nathan [R-GA-10]	R · GA		May 19, 2005
Rep. Emerson, Jo Ann [R-MO-8]	R · MO		May 19, 2005
Rep. Graves, Sam [R-MO-6]	R · MO		May 19, 2005
Rep. Hulshof, Kenny C. [R-MO-9]	R · MO		May 19, 2005
Rep. Moran, Jerry [R-KS-1]	R · KS		May 19, 2005
Rep. Ryun, Jim [R-KS-2]	R · KS		May 19, 2005
Rep. Skelton, Ike [D-MO-4]	D · MO		May 19, 2005
Rep. Terry, Lee [R-NE-2]	R · NE		May 19, 2005
Rep. Goode, Virgil H., Jr. [R-VA-5]	R · VA		Jun 8, 2005
Rep. Gutknecht, Gil [R-MN-1]	R · MN		Jun 8, 2005
Rep. Hostettler, John N. [R-IN-8]	R · IN		Jun 8, 2005
Rep. King, Steve [R-IA-5]	R · IA		Jun 8, 2005
Rep. Sweeney, John E. [R-NY-20]	R · NY		Jun 8, 2005
Rep. Akin, W. Todd [R-MO-2]	R · MO		Jun 15, 2005
Rep. Alexander, Rodney [R-LA-5]	R · LA		Jun 15, 2005
Rep. Shimkus, John [R-IL-19]	R · IL		Jun 15, 2005
Rep. Boswell, Leonard L. [D-IA-3]	D · IA		Jun 27, 2005
Rep. Burgess, Michael C. [R-TX-26]	R · TX		Jun 27, 2005
Rep. Drake, Thelma D. [R-VA-2]	R · VA		Jun 27, 2005
Rep. Marchant, Kenny [R-TX-24]	R · TX		Jun 27, 2005
Rep. Ross, Mike [D-AR-4]	D · AR		Jun 27, 2005
Rep. Tiahrt, Todd [R-KS-4]	R · KS		Jul 28, 2005
Rep. Ford, Harold E., Jr. [D-TN-9]	D · TN		Sep 7, 2005
Rep. Wamp, Zach [R-TN-3]	R · TN		Sep 7, 2005
Rep. Gillmor, Paul E. [R-OH-5]	R · OH		Sep 20, 2005
Rep. Feeney, Tom [R-FL-24]	R · FL		Oct 7, 2005

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred to	May 19, 2005

Subjects & Policy Tags

Policy Area:

Commerce

Related Bills

No related bills are listed.

Summary (as of Apr 14, 2005)

Consumer Rental Purchase Agreement Act - Amends the Consumer Credit Protection Act to prescribe consumer protection guidelines for rental-purchase transactions, including: (1) the determination of rental-purchase cost; (2) disclosure requirements; (3) prohibitions against confessions of judgment, wage assignments, and waiver of consumer claims or defenses; (4) furnishing of statements of account; (5) point-of-rental disclosures; and (6) rental-purchase advertising disclosures.

Establishes civil and criminal liability for violations of this Act.

Grants enforcement powers to the Federal Trade Commission and to state attorneys general.

Actions Timeline

- **May 19, 2005:** Referred to the Subcommittee on Financial Institutions and Consumer Credit.
- **Apr 14, 2005:** Introduced in House
- **Apr 14, 2005:** Introduced in House
- **Apr 14, 2005:** Referred to the House Committee on Financial Services.