

Bill Fact Sheet - December 5, 2025 https://legilist.com Bill page: https://legilist.com/bill/109/hr/200

HR 200

Prevention of Predatory Lending Through Education Act

Congress: 109 (2005–2007, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Jan 4, 2005

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

Latest Action: Referred to the Subcommittee on Housing and Community Opportunity. (Feb 28, 2005)

Official Text: https://www.congress.gov/bill/109th-congress/house-bill/200

Sponsor

Name: Rep. Scott, David [D-GA-13]

Party: Democratic • State: GA • Chamber: House

Cosponsors (3 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Shays, Christopher [R-CT-4]	$R \cdot CT$		Mar 9, 2005
Rep. Fattah, Chaka [D-PA-2]	D · PA		Feb 7, 2006
Rep. Wilson, Heather [R-NM-1]	R · NM		Mar 7, 2006

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred to	Feb 28, 2005

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Summary (as of Jan 4, 2005)

Prevention of Predatory Lending Through Education Act - Authorizes the Secretary of Housing and Urban Development to make grants to States, units of local government, and nonprofit organizations for counseling, referral, and education programs for the prevention of predatory lending.

Directs the Secretary to establish a toll-free telephone number for predatory lending complaints.

Establishes in the Department of Housing and Urban Development a Predatory Lending Advisory Council, which shall: (1) advise the Secretary on issues concerning predatory lending practices; and (2) conduct a study of the causes of home loan defaults and foreclosures.

Actions Timeline

• Feb 28, 2005: Referred to the Subcommittee on Housing and Community Opportunity.
• Jan 4, 2005: Introduced in House
• Jan 4, 2005: Introduced in House

• Jan 4, 2005: Referred to the House Committee on Financial Services.