

## S 603

### Consumer Rental-Purchase Agreement Act of 2005

**Congress:** 109 (2005–2007, Ended)

**Chamber:** Senate

**Policy Area:** Commerce

**Introduced:** Mar 11, 2005

**Current Status:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (text of measure as

**Latest Action:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (text of measure as introduced: CR S2517-2521) (Mar 11, 2005)

**Official Text:** <https://www.congress.gov/bill/109th-congress/senate-bill/603>

### Sponsor

**Name:** Sen. Landrieu, Mary L. [D-LA]

**Party:** Democratic • **State:** LA • **Chamber:** Senate

### Cosponsors (19 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Baucus, Max [D-MT]	D · MT		Mar 11, 2005
Sen. Johnson, Tim [D-SD]	D · SD		Mar 11, 2005
Sen. Lincoln, Blanche L. [D-AR]	D · AR		Mar 11, 2005
Sen. Shelby, Richard C. [R-AL]	R · AL		Mar 11, 2005
Sen. Bunning, Jim [R-KY]	R · KY		Apr 19, 2005
Sen. Talent, Jim [R-MO]	R · MO		Apr 19, 2005
Sen. Dorgan, Byron L. [D-ND]	D · ND		May 10, 2005
Sen. Nelson, Ben [D-NE]	D · NE		May 17, 2005
Sen. Vitter, David [R-LA]	R · LA		May 17, 2005
Sen. Murray, Patty [D-WA]	D · WA		May 18, 2005
Sen. Martinez, Mel [R-FL]	R · FL		May 24, 2005
Sen. Brownback, Sam [R-KS]	R · KS		May 26, 2005
Sen. Conrad, Kent [D-ND]	D · ND		Jun 6, 2005
Sen. Cochran, Thad [R-MS]	R · MS		Jun 7, 2005
Sen. Cantwell, Maria [D-WA]	D · WA		Jun 20, 2005
Sen. Bond, Christopher S. [R-MO]	R · MO		Jul 20, 2005
Sen. Hagel, Chuck [R-NE]	R · NE		Jul 29, 2005
Sen. Roberts, Pat [R-KS]	R · KS		Sep 12, 2005
Sen. Thune, John [R-SD]	R · SD		Sep 13, 2005

### Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Mar 11, 2005

## Subjects & Policy Tags

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### Policy Area:

Commerce

### Related Bills

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*No related bills are listed.*

### Summary (as of Mar 11, 2005)

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Consumer Rental Purchase Agreement Act of 2005 - Amends the Consumer Credit Protection Act to prescribe 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, and other specified types of provisions; (4) furnishing of statements of account; (5) point-of-rental disclosures; and (6) rental-purchase advertising disclosures.

Declares that an action for civil liability may be brought against a merchant's assignee only if the violation is apparent on the face of a rental-purchase agreement to which it relates, including, but not limited to, a disclosure that can be determined to be incomplete or inaccurate from the face of the agreement.

Authorizes the Board of Governors of the Federal Reserve System to promulgate implementing regulations.

Provides for Federal and State enforcement of this Act. Subjects to criminal penalties any willful and knowing violation of the information disclosure requirements of this Act.

### Actions Timeline

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- **Mar 11, 2005:** Introduced in Senate
- **Mar 11, 2005:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (text of measure as introduced: CR S2517-2521)

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