

## HR 685

Bankruptcy Abuse Prevention and Consumer Protection Act of 2005

**Congress:** 109 (2005–2007, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Feb 9, 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 13, 2005)

**Official Text:** <https://www.congress.gov/bill/109th-congress/house-bill/685>

### Sponsor

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**Name:** Rep. Sensenbrenner, F. James, Jr. [R-WI-5]

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

**Cosponsors** (88 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Akin, W. Todd [R-MO-2]	R · MO		Feb 9, 2005
Rep. Andrews, Robert E. [D-NJ-1]	D · NJ		Feb 9, 2005
Rep. Bachus, Spencer [R-AL-6]	R · AL		Feb 9, 2005
Rep. Baker, Richard H. [R-LA-6]	R · LA		Feb 9, 2005
Rep. Bartlett, Roscoe G. [R-MD-6]	R · MD		Feb 9, 2005
Rep. Biggert, Judy [R-IL-13]	R · IL		Feb 9, 2005
Rep. Blackburn, Marsha [R-TN-7]	R · TN		Feb 9, 2005
Rep. Blunt, Roy [R-MO-7]	R · MO		Feb 9, 2005
Rep. Boehner, John A. [R-OH-8]	R · OH		Feb 9, 2005
Rep. Boucher, Rick [D-VA-9]	D · VA		Feb 9, 2005
Rep. Burton, Dan [R-IN-5]	R · IN		Feb 9, 2005
Rep. Buyer, Steve [R-IN-4]	R · IN		Feb 9, 2005
Rep. Cannon, Chris [R-UT-3]	R · UT		Feb 9, 2005
Rep. Cantor, Eric [R-VA-7]	R · VA		Feb 9, 2005
Rep. Castle, Michael N. [R-DE-At Large]	R · DE		Feb 9, 2005
Rep. Chabot, Steve [R-OH-1]	R · OH		Feb 9, 2005
Rep. Coble, Howard [R-NC-6]	R · NC		Feb 9, 2005
Rep. Crowley, Joseph [D-NY-7]	D · NY		Feb 9, 2005
Rep. Davis, Jim [D-FL-11]	D · FL		Feb 9, 2005
Rep. Dent, Charles W. [R-PA-15]	R · PA		Feb 9, 2005
Rep. Dreier, David [R-CA-26]	R · CA		Feb 9, 2005
Rep. English, Phil [R-PA-3]	R · PA		Feb 9, 2005
Rep. Feeney, Tom [R-FL-24]	R · FL		Feb 9, 2005
Rep. Foley, Mark [R-FL-16]	R · FL		Feb 9, 2005
Rep. Franks, Trent [R-AZ-2]	R · AZ		Feb 9, 2005
Rep. Gillmor, Paul E. [R-OH-5]	R · OH		Feb 9, 2005
Rep. Goode, Virgil H., Jr. [R-VA-5]	R · VA		Feb 9, 2005
Rep. Goodlatte, Bob [R-VA-6]	R · VA		Feb 9, 2005
Rep. Hart, Melissa A. [R-PA-4]	R · PA		Feb 9, 2005
Rep. Hooley, Darlene [D-OR-5]	D · OR		Feb 9, 2005
Rep. Hostettler, John N. [R-IN-8]	R · IN		Feb 9, 2005
Rep. Issa, Darrell E. [R-CA-49]	R · CA		Feb 9, 2005
Rep. Jenkins, William L. [R-TN-1]	R · TN		Feb 9, 2005
Rep. Keller, Ric [R-FL-8]	R · FL		Feb 9, 2005
Rep. Kennedy, Mark R. [R-MN-6]	R · MN		Feb 9, 2005
Rep. King, Steve [R-IA-5]	R · IA		Feb 9, 2005
Rep. Kolbe, Jim [R-AZ-8]	R · AZ		Feb 9, 2005
Rep. LaTourette, Steven C. [R-OH-14]	R · OH		Feb 9, 2005
Rep. Lewis, Ron [R-KY-2]	R · KY		Feb 9, 2005
Rep. Linder, John [R-GA-7]	R · GA		Feb 9, 2005
Rep. Lungren, Daniel E. [R-CA-3]	R · CA		Feb 9, 2005

Cosponsor	Party / State	Role	Date Joined
Rep. Miller, Gary G. [R-CA-42]	R · CA		Feb 9, 2005
Rep. Musgrave, Marilyn N. [R-CO-4]	R · CO		Feb 9, 2005
Rep. Ney, Robert W. [R-OH-18]	R · OH		Feb 9, 2005
Rep. Otter, C. L. (Butch) [R-ID-1]	R · ID		Feb 9, 2005
Rep. Oxley, Michael G. [R-OH-4]	R · OH		Feb 9, 2005
Rep. Pence, Mike [R-IN-6]	R · IN		Feb 9, 2005
Rep. Platts, Todd Russell [R-PA-19]	R · PA		Feb 9, 2005
Rep. Pryce, Deborah [R-OH-15]	R · OH		Feb 9, 2005
Rep. Reynolds, Thomas M. [R-NY-26]	R · NY		Feb 9, 2005
Rep. Rogers, Mike J. [R-MI-8]	R · MI		Feb 9, 2005
Rep. Royce, Edward R. [R-CA-40]	R · CA		Feb 9, 2005
Rep. Ryun, Jim [R-KS-2]	R · KS		Feb 9, 2005
Rep. Sessions, Pete [R-TX-32]	R · TX		Feb 9, 2005
Rep. Simpson, Michael K. [R-ID-2]	R · ID		Feb 9, 2005
Rep. Smith, Adam [D-WA-9]	D · WA		Feb 9, 2005
Rep. Smith, Lamar [R-TX-21]	R · TX		Feb 9, 2005
Rep. Terry, Lee [R-NE-2]	R · NE		Feb 9, 2005
Rep. Tiberi, Patrick J. [R-OH-12]	R · OH		Feb 9, 2005
Rep. Wamp, Zach [R-TN-3]	R · TN		Feb 9, 2005
Rep. Bishop, Rob [R-UT-1]	R · UT		Feb 17, 2005
Rep. Brown, Henry E., Jr. [R-SC-1]	R · SC		Feb 17, 2005
Rep. Everett, Terry [R-AL-2]	R · AL		Feb 17, 2005
Rep. Flake, Jeff [R-AZ-6]	R · AZ		Feb 17, 2005
Rep. Gallegly, Elton [R-CA-24]	R · CA		Feb 17, 2005
Rep. Hayworth, J. D. [R-AZ-5]	R · AZ		Feb 17, 2005
Rep. Kingston, Jack [R-GA-1]	R · GA		Feb 17, 2005
Rep. Leach, James A. [R-IA-2]	R · IA		Feb 17, 2005
Rep. McCaul, Michael T. [R-TX-10]	R · TX		Feb 17, 2005
Rep. McHenry, Patrick T. [R-NC-10]	R · NC		Feb 17, 2005
Rep. McMorris, Cathy [R-WA-5]	R · WA		Feb 17, 2005
Rep. Paul, Ron [R-TX-14]	R · TX		Feb 17, 2005
Rep. Pickering, Charles W. "Chip" [R-MS-3]	R · MS		Feb 17, 2005
Rep. Rehberg, Dennis R. [R-MT-At Large]	R · MT		Feb 17, 2005
Rep. Tancredo, Thomas G. [R-CO-6]	R · CO		Feb 17, 2005
Rep. Case, Ed [D-HI-2]	D · HI		Mar 9, 2005
Rep. Hoekstra, Peter [R-MI-2]	R · MI		Mar 9, 2005
Rep. Knollenberg, Joe [R-MI-9]	R · MI		Mar 9, 2005
Rep. Miller, Candice S. [R-MI-10]	R · MI		Mar 9, 2005
Rep. Northup, Anne M. [R-KY-3]	R · KY		Mar 9, 2005
Rep. Souder, Mark E. [R-IN-3]	R · IN		Mar 9, 2005
Rep. Upton, Fred [R-MI-6]	R · MI		Mar 9, 2005
Rep. Wilson, Joe [R-SC-2]	R · SC		Mar 9, 2005

Cosponsor	Party / State	Role	Date Joined
Rep. Diaz-Balart, Lincoln [R-FL-21]	R · FL		Mar 17, 2005
Rep. Istook, Ernest J., Jr. [R-OK-5]	R · OK		Mar 17, 2005
Rep. Matheson, Jim [D-UT-2]	D · UT		Mar 17, 2005
Rep. Shaw, E. Clay, Jr. [R-FL-22]	R · FL		Mar 17, 2005
Rep. Weldon, Dave [R-FL-15]	R · FL		Mar 17, 2005

## Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred to	May 13, 2005
Judiciary Committee	House	Referred to	Apr 4, 2005

## Subjects & Policy Tags

*No subjects or policy tags are listed for this bill.*

## Related Bills

Bill	Relationship	Last Action
109 S 256	Related bill	<b>Apr 20, 2005:</b> Became Public Law No: 109-8.

## Summary (as of Feb 9, 2005)

Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 - Amends Federal bankruptcy law governing: (1) conversion of bankruptcy petitions; (2) abusive creditor practices; (3) domestic support obligations; (4) consumer protections, including protection of personally identifiable information; (5) measures to discourage bankruptcy abuse, including reduction of the homestead exemption for fraud; (6) guidelines for general and small business bankruptcies, including appointment of a committee of retired employees; (7) bankruptcy data dissemination and bankruptcy tax provisions; (8) ancillary and other cross-border cases to incorporate the Model Law on Cross-Border Insolvency; and (9) financial contracts and transfers entered into with an insolvent insured depository institution before its conservatorship or receivership.

Reenacts Chapter 12, Adjustment of Debts of a Family Farmer with Regular Annual Income.

Brings family fishermen within the purview of Federal bankruptcy protection.

Prescribes guidelines for insolvent health care businesses and related patients' rights.

Bankruptcy Judgeship Act of 2005 - Amends the Federal Judicial Code to mandate appointments for additional temporary bankruptcy judgeships in designated States.

Prescribes additional consumer credit disclosures, including open end credit plans and introductory rates.

## Actions Timeline

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- **May 13, 2005:** Referred to the Subcommittee on Financial Institutions and Consumer Credit.
- **Apr 4, 2005:** Referred to the Subcommittee on Commercial and Administrative Law.
- **Feb 9, 2005:** Introduced in House
- **Feb 9, 2005:** Introduced in House
- **Feb 9, 2005:** Referred to the Committee on the Judiciary, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.
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