

HR 2146

Universal Default Prohibition Act of 2007

Congress: 110 (2007–2009, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: May 3, 2007

Current Status: Referred to the House Committee on Financial Services.

Latest Action: Referred to the House Committee on Financial Services. (May 3, 2007)

Official Text: <https://www.congress.gov/bill/110th-congress/house-bill/2146>

Sponsor

Name: Rep. Ellison, Keith [D-MN-5]

Party: Democratic • **State:** MN • **Chamber:** House

Cosponsors (28 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Brown, Corrine [D-FL-3]	D · FL		May 3, 2007
Rep. Clay, Wm. Lacy [D-MO-1]	D · MO		May 3, 2007
Rep. Cleaver, Emanuel [D-MO-5]	D · MO		May 3, 2007
Rep. Green, Al [D-TX-9]	D · TX		May 3, 2007
Rep. Hodes, Paul W. [D-NH-2]	D · NH		May 3, 2007
Rep. Honda, Michael M. [D-CA-15]	D · CA		May 3, 2007
Rep. McCollum, Betty [D-MN-4]	D · MN		May 3, 2007
Rep. Oberstar, James L. [D-MN-8]	D · MN		May 3, 2007
Rep. Perlmutter, Ed [D-CO-7]	D · CO		May 3, 2007
Rep. Walz, Timothy J. [D-MN-1]	D · MN		May 3, 2007
Rep. Waters, Maxine [D-CA-35]	D · CA		May 3, 2007
Rep. Woolsey, Lynn C. [D-CA-6]	D · CA		May 3, 2007
Rep. Bishop, Sanford D., Jr. [D-GA-2]	D · GA		May 16, 2007
Rep. Carson, Julia [D-IN-7]	D · IN		May 16, 2007
Rep. Clarke, Yvette D. [D-NY-11]	D · NY		May 16, 2007
Rep. Doggett, Lloyd [D-TX-25]	D · TX		May 16, 2007
Rep. Filner, Bob [D-CA-51]	D · CA		May 16, 2007
Rep. Johnson, Eddie Bernice [D-TX-30]	D · TX		May 16, 2007
Rep. Kaptur, Marcy [D-OH-9]	D · OH		May 16, 2007
Rep. Kilpatrick, Carolyn C. [D-MI-13]	D · MI		May 16, 2007
Rep. McDermott, Jim [D-WA-7]	D · WA		May 16, 2007
Rep. Schakowsky, Janice D. [D-IL-9]	D · IL		May 16, 2007
Rep. Scott, Robert C. "Bobby" [D-VA-3]	D · VA		May 16, 2007
Rep. Shea-Porter, Carol [D-NH-1]	D · NH		May 16, 2007
Rep. Wynn, Albert Russell [D-MD-4]	D · MD		May 16, 2007
Rep. Meeks, Gregory W. [D-NY-6]	D · NY		Jun 5, 2007
Rep. Peterson, Collin C. [D-MN-7]	D · MN		Jun 5, 2007
Rep. Hinchey, Maurice D. [D-NY-22]	D · NY		Sep 7, 2007

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	May 3, 2007

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
110 S 1309	Identical bill	May 3, 2007: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Universal Default Prohibition Act of 2007 - Amends the Truth in Lending Act to prohibit a creditor from: (1) using any adverse information concerning any consumer, including any in a consumer report or any change in the consumer's credit score, as the basis for increasing any annual percentage rate of interest for a credit card account of the consumer's under an open end consumer credit plan; or (2) removing or increasing any introductory annual percentage rate of interest for that account, for reasons other than actions or omissions of the consumer directly related to the account.

Requires such limitation on the use of adverse information to be clearly and conspicuously described to the consumer by the credit card issuer.

Actions Timeline

- **May 3, 2007:** Introduced in House
- **May 3, 2007:** Referred to the House Committee on Financial Services.