Bill Fact Sheet – December 5, 2025 https://legilist.com Bill page: https://legilist.com/bill/110/hr/4178

HR 4178

Emergency Mortgage Loan Modification Act of 2007

Congress: 110 (2007–2009, Ended)

Chamber: House

Policy Area: Housing and Community Development

Introduced: Nov 14, 2007

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

Latest Action: Referred to the House Committee on Financial Services. (Nov 14, 2007)

Official Text: https://www.congress.gov/bill/110th-congress/house-bill/4178

Sponsor

Name: Rep. Castle, Michael N. [R-DE-At Large]
Party: Republican • State: DE • Chamber: House

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Nov 14, 2007

Subjects & Policy Tags

Policy Area:

Housing and Community Development

Related Bills

No related bills are listed.

Summary (as of Nov 14, 2007)

Emergency Mortgage Loan Modification Act of 2007- Amends the Truth in Lending Act to shield holders of residential mortgage loans from liability for entering into a qualified loan modification or workout plan on any residential mortgage loan consummated on or after January 1, 2004.

Applies such shield from liability only to qualified loan modification or workout plans initiated during the six-month period beginning on the date of the enactment of this Act.

Actions Timeline

- Nov 14, 2007: Introduced in House
- Nov 14, 2007: Referred to the House Committee on Financial Services.