Bill Fact Sheet – December 5, 2025 https://legilist.com Bill page: https://legilist.com/bill/110/hr/480

HR 480

To amend the Truth in Lending Act to prohibit issuance of residential mortgages to any individual who lacks a Social Security account number.

Congress: 110 (2007-2009, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Jan 16, 2007

Current Status: Referred to the Subcommittee on Financial Institutions and Consumer Credit.

Latest Action: Referred to the Subcommittee on Financial Institutions and Consumer Credit. (Apr 12, 2007)

Official Text: https://www.congress.gov/bill/110th-congress/house-bill/480

Sponsor

Name: Rep. Doolittle, John T. [R-CA-4]

Party: Republican • State: CA • Chamber: House

Cosponsors (19 total)

| Cosponsor | Party / State | Role | Date Joined |
|--------------------------------------|---------------|------|--------------|
| Rep. Gingrey, Phil [R-GA-11] | $R \cdot GA$ | | May 14, 2007 |
| Rep. Myrick, Sue Wilkins [R-NC-9] | $R \cdot NC$ | | May 14, 2007 |
| Rep. Rogers, Mike D. [R-AL-3] | $R \cdot AL$ | | May 14, 2007 |
| Rep. McCotter, Thaddeus G. [R-MI-11] | $R \cdot MI$ | | May 17, 2007 |
| Rep. Poe, Ted [R-TX-2] | $R \cdot TX$ | | May 17, 2007 |
| Rep. Brown-Waite, Ginny [R-FL-5] | $R \cdot FL$ | | Jun 5, 2007 |
| Rep. Duncan, John J., Jr. [R-TN-2] | $R \cdot TN$ | | Jun 5, 2007 |
| Rep. Akin, W. Todd [R-MO-2] | $R \cdot MO$ | | Jun 20, 2007 |
| Rep. Blackburn, Marsha [R-TN-7] | $R \cdot TN$ | | Jun 20, 2007 |
| Rep. Buchanan, Vern [R-FL-13] | $R \cdot FL$ | | Jun 20, 2007 |
| Rep. Campbell, John [R-CA-48] | $R \cdot CA$ | | Jun 20, 2007 |
| Rep. Carter, John R. [R-TX-31] | $R \cdot TX$ | | Jun 20, 2007 |
| Rep. Culberson, John Abney [R-TX-7] | $R \cdot TX$ | | Jun 20, 2007 |
| Rep. Kline, John [R-MN-2] | $R \cdot MN$ | | Jun 20, 2007 |
| Rep. Lucas, Frank D. [R-OK-3] | $R \cdot OK$ | | Jun 20, 2007 |
| Rep. Marchant, Kenny [R-TX-24] | $R \cdot TX$ | | Jun 20, 2007 |
| Rep. Shadegg, John B. [R-AZ-3] | $R \cdot AZ$ | | Jun 20, 2007 |
| Rep. Walberg, Timothy [R-MI-7] | $R \cdot MI$ | | Jun 20, 2007 |
| Rep. Wamp, Zach [R-TN-3] | $R \cdot TN$ | | Jun 20, 2007 |

Committee Activity

| Committee | Chamber | Activity | Date |
|------------------------------|---------|-------------|--------------|
| Financial Services Committee | House | Referred to | Apr 12, 2007 |

| Subjects & Policy Tags |
|--|
| Policy Area: |
| Finance and Financial Sector |
| Related Bills |
| No related bills are listed. |
| Summary (as of Jan 16, 2007) |
| Amends the Truth in Lending Act to prohibit credit from being extended in any consumer credit transaction in which a security interest will be retained or acquired in property located within the United States which will be used as the consumer's principal residence if such consumer lacks a Social Security account number. Actions Timeline |
| Apr 12, 2007: Referred to the Subcommittee on Financial Institutions and Consumer Credit. Jan 16, 2007: Introduced in House Jan 16, 2007: Referred to the House Committee on Financial Services. |
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