
HRES 526

Supporting home ownership and responsible lending.

Congress: 110 (2007–2009, Ended)

Chamber: House

Policy Area: Housing and Community Development

Introduced: Jun 28, 2007

Current Status: Motion to reconsider laid on the table Agreed to without objection.

Latest Action: Motion to reconsider laid on the table Agreed to without objection. (Jul 11, 2007)

Official Text: <https://www.congress.gov/bill/110th-congress/house-resolution/526>

Sponsor

Name: Rep. Cummings, Elijah E. [D-MD-7]

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

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Jun 28, 2007

Subjects & Policy Tags

Policy Area:

Housing and Community Development

Related Bills

No related bills are listed.

(This measure has not been amended since it was introduced. The summary has been expanded because action occurred on the measure.)

Declares the sense of the House that specified government action should be taken that protects buyers from unscrupulous mortgage brokers and lenders.

Declares that such action should: (1) enforce rules to eliminate unfair and deceptive practices in sub-prime mortgage lending; (2) encourage lenders to evaluate a borrower's ability to reasonably repay any mortgage loan; (3) establish clear minimum standards for mortgage originators; (4) require that disclosures clearly and effectively communicate necessary information about any mortgage loan to the potential borrower; (5) reduce or eliminate abuses in prepayment penalties; (6) address appraisal and other mortgage fraud; (7) raise public awareness regarding mortgage originators whose loans have high foreclosure rates; and (8) increase opportunities for loan counseling.

Actions Timeline

- **Jul 11, 2007:** Considered as unfinished business. (consideration: CR H7505)
- **Jul 11, 2007:** Passed/agreed to in House: On motion to suspend the rules and agree to the resolution Agreed to by the Yeas and Nays: (2/3 required): 411 - 7 (Roll no. 609).(text: CR 7/10/2007 H7448-7449)
- **Jul 11, 2007:** On motion to suspend the rules and agree to the resolution Agreed to by the Yeas and Nays: (2/3 required): 411 - 7 (Roll no. 609). (text: CR 7/10/2007 H7448-7449)
- **Jul 11, 2007:** Motion to reconsider laid on the table Agreed to without objection.
- **Jul 10, 2007:** Mrs. Maloney (NY) moved to suspend the rules and agree to the resolution.
- **Jul 10, 2007:** Considered under suspension of the rules. (consideration: CR H7448-7451)
- **Jul 10, 2007:** DEBATE - The House proceeded with forty minutes of debate on H. Res. 526.
- **Jul 10, 2007:** At the conclusion of debate, the Yeas and Nays were demanded and ordered. Pursuant to the provisions of clause 8, rule XX, the Chair announced that further proceedings on the motion would be postponed.
- **Jun 28, 2007:** Introduced in House
- **Jun 28, 2007:** Referred to the House Committee on Financial Services.

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