

HR 1744

Consumer Rental Purchase Agreement Act

Congress: 111 (2009–2011, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Mar 26, 2009

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

Latest Action: Referred to the House Committee on Financial Services. (Mar 26, 2009)

Official Text: <https://www.congress.gov/bill/111th-congress/house-bill/1744>

Sponsor

Name: Rep. Clay, Wm. Lacy [D-MO-1]

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

Cosponsors (126 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Akin, W. Todd [R-MO-2]	R · MO		Mar 26, 2009
Rep. Bishop, Sanford D., Jr. [D-GA-2]	D · GA		Mar 26, 2009
Rep. Cleaver, Emanuel [D-MO-5]	D · MO		Mar 26, 2009
Rep. Costello, Jerry F. [D-IL-12]	D · IL		Mar 26, 2009
Rep. Cuellar, Henry [D-TX-28]	D · TX		Mar 26, 2009
Rep. Davis, Danny K. [D-IL-7]	D · IL		Mar 26, 2009
Rep. Duncan, John J., Jr. [R-TN-2]	R · TN		Mar 26, 2009
Rep. Emerson, Jo Ann [R-MO-8]	R · MO		Mar 26, 2009
Rep. Goodlatte, Bob [R-VA-6]	R · VA		Mar 26, 2009
Rep. Graves, Sam [R-MO-6]	R · MO		Mar 26, 2009
Rep. Green, Al [D-TX-9]	D · TX		Mar 26, 2009
Rep. Hall, Ralph M. [R-TX-4]	R · TX		Mar 26, 2009
Rep. Hastings, Alcee L. [D-FL-23]	D · FL		Mar 26, 2009
Rep. Hensarling, Jeb [R-TX-5]	R · TX		Mar 26, 2009
Rep. Hill, Baron P. [D-IN-9]	D · IN		Mar 26, 2009
Rep. Holden, Tim [D-PA-17]	D · PA		Mar 26, 2009
Rep. Jenkins, Lynn [R-KS-2]	R · KS		Mar 26, 2009
Rep. Johnson, Eddie Bernice [D-TX-30]	D · TX		Mar 26, 2009
Rep. Johnson, Henry C. "Hank," Jr. [D-GA-4]	D · GA		Mar 26, 2009
Rep. Johnson, Sam [R-TX-3]	R · TX		Mar 26, 2009
Rep. Jones, Walter B., Jr. [R-NC-3]	R · NC		Mar 26, 2009
Rep. Kanjorski, Paul E. [D-PA-11]	D · PA		Mar 26, 2009
Rep. LaTourette, Steven C. [R-OH-14]	R · OH		Mar 26, 2009
Rep. Luetkemeyer, Blaine [R-MO-9]	R · MO		Mar 26, 2009
Rep. Merchant, Kenny [R-TX-24]	R · TX		Mar 26, 2009
Rep. Meeks, Gregory W. [D-NY-6]	D · NY		Mar 26, 2009
Rep. Moore, Dennis [D-KS-3]	D · KS		Mar 26, 2009
Rep. Moran, Jerry [R-KS-1]	R · KS		Mar 26, 2009
Rep. Myrick, Sue Wilkins [R-NC-9]	R · NC		Mar 26, 2009
Rep. Neugebauer, Randy [R-TX-19]	R · TX		Mar 26, 2009
Rep. Ortiz, Solomon P. [D-TX-27]	D · TX		Mar 26, 2009
Rep. Rogers, Mike D. [R-AL-3]	R · AL		Mar 26, 2009
Rep. Ross, Mike [D-AR-4]	D · AR		Mar 26, 2009
Rep. Sessions, Pete [R-TX-32]	R · TX		Mar 26, 2009
Rep. Sherman, Brad [D-CA-27]	D · CA		Mar 26, 2009
Rep. Skelton, Ike [D-MO-4]	D · MO		Mar 26, 2009
Rep. Smith, Lamar [R-TX-21]	R · TX		Mar 26, 2009
Rep. Space, Zachary T. [D-OH-18]	D · OH		Mar 26, 2009
Rep. Taylor, Gene [D-MS-4]	D · MS		Mar 26, 2009
Rep. Tiahrt, Todd [R-KS-4]	R · KS		Mar 26, 2009
Rep. Upton, Fred [R-MI-6]	R · MI		Mar 26, 2009

Cosponsor	Party / State	Role	Date Joined
Rep. Bachmann, Michele [R-MN-6]	R · MN		Apr 2, 2009
Rep. Blunt, Roy [R-MO-7]	R · MO		Apr 2, 2009
Rep. Boozman, John [R-AR-3]	R · AR		Apr 2, 2009
Rep. Coble, Howard [R-NC-6]	R · NC		Apr 2, 2009
Rep. Foxx, Virginia [R-NC-5]	R · NC		Apr 2, 2009
Rep. Reyes, Silvestre [D-TX-16]	D · TX		Apr 2, 2009
Rep. Wamp, Zach [R-TN-3]	R · TN		Apr 2, 2009
Rep. Blackburn, Marsha [R-TN-7]	R · TN		Apr 22, 2009
Rep. Bonner, Jo [R-AL-1]	R · AL		Apr 22, 2009
Rep. Brown, Corrine [D-FL-3]	D · FL		Apr 22, 2009
Rep. Conaway, K. Michael [R-TX-11]	R · TX		Apr 22, 2009
Rep. Gingrey, Phil [R-GA-11]	R · GA		Apr 22, 2009
Rep. Granger, Kay [R-TX-12]	R · TX		Apr 22, 2009
Rep. King, Steve [R-IA-5]	R · IA		Apr 22, 2009
Rep. Manzullo, Donald A. [R-IL-16]	R · IL		Apr 22, 2009
Rep. McCaul, Michael T. [R-TX-10]	R · TX		Apr 22, 2009
Rep. McIntyre, Mike [D-NC-7]	D · NC		Apr 22, 2009
Rep. Moran, James P. [D-VA-8]	D · VA		Apr 22, 2009
Rep. Pastor, Ed [D-AZ-4]	D · AZ		Apr 22, 2009
Rep. Platts, Todd Russell [R-PA-19]	R · PA		Apr 22, 2009
Rep. Price, Tom [R-GA-6]	R · GA		Apr 22, 2009
Rep. Putnam, Adam H. [R-FL-12]	R · FL		Apr 22, 2009
Rep. Thornberry, Mac [R-TX-13]	R · TX		Apr 22, 2009
Rep. Westmoreland, Lynn A. [R-GA-3]	R · GA		Apr 22, 2009
Rep. Berry, Marion [D-AR-1]	D · AR		Apr 23, 2009
Rep. Etheridge, Bob [D-NC-2]	D · NC		Apr 23, 2009
Rep. Kirk, Mark Steven [R-IL-10]	R · IL		Apr 23, 2009
Rep. Schock, Aaron [R-IL-18]	R · IL		Apr 23, 2009
Rep. Shimkus, John [R-IL-19]	R · IL		Apr 23, 2009
Rep. Terry, Lee [R-NE-2]	R · NE		Apr 23, 2009
Rep. Aderholt, Robert B. [R-AL-4]	R · AL		Apr 28, 2009
Rep. Alexander, Rodney [R-LA-5]	R · LA		Apr 28, 2009
Rep. Arcuri, Michael A. [D-NY-24]	D · NY		Apr 28, 2009
Rep. Barrett, J. Gresham [R-SC-3]	R · SC		Apr 28, 2009
Rep. Butterfield, G. K. [D-NC-1]	D · NC		Apr 28, 2009
Rep. Castor, Kathy [D-FL-11]	D · FL		Apr 28, 2009
Rep. Johnson, Timothy V. [R-IL-15]	R · IL		Apr 28, 2009
Rep. Jordan, Jim [R-OH-4]	R · OH		Apr 28, 2009
Rep. Smith, Adrian [R-NE-3]	R · NE		Apr 28, 2009
Rep. Turner, Michael R. [R-OH-3]	R · OH		Apr 28, 2009
Rep. Whitfield, Ed [R-KY-1]	R · KY		Apr 28, 2009
Rep. Wittman, Robert J. [R-VA-1]	R · VA		Apr 28, 2009

Cosponsor	Party / State	Role	Date Joined
Rep. Andrews, Robert E. [D-NJ-1]	D · NJ		May 6, 2009
Rep. Herseth Sandlin, Stephanie [D-SD-At Large]	D · SD		May 6, 2009
Rep. McHenry, Patrick T. [R-NC-10]	R · NC		May 6, 2009
Rep. Scott, David [D-GA-13]	D · GA		May 6, 2009
Rep. Boren, Dan [D-OK-2]	D · OK		May 13, 2009
Rep. Dicks, Norman D. [D-WA-6]	D · WA		May 13, 2009
Rep. McMorris Rodgers, Cathy [R-WA-5]	R · WA		May 13, 2009
Rep. Boustany, Charles W., Jr. [R-LA-7]	R · LA		May 19, 2009
Rep. Fleming, John [R-LA-4]	R · LA		May 19, 2009
Rep. Deal, Nathan [R-GA-9]	R · GA		Jun 17, 2009
Rep. Diaz-Balart, Lincoln [R-FL-21]	R · FL		Jun 17, 2009
Rep. Hinojosa, Ruben [D-TX-15]	D · TX		Jun 17, 2009
Rep. Linder, John [R-GA-7]	R · GA		Jun 17, 2009
Rep. Carnahan, Russ [D-MO-3]	D · MO		Jun 19, 2009
Rep. Brady, Robert A. [D-PA-1]	D · PA		Jul 10, 2009
Rep. Forbes, J. Randy [R-VA-4]	R · VA		Jul 10, 2009
Rep. Hare, Phil [D-IL-17]	D · IL		Jul 10, 2009
Rep. Shuster, Bill [R-PA-9]	R · PA		Jul 10, 2009
Rep. Bright, Bobby [D-AL-2]	D · AL		Sep 8, 2009
Rep. Diaz-Balart, Mario [R-FL-25]	R · FL		Sep 8, 2009
Rep. Lee, Christopher J. [R-NY-26]	R · NY		Sep 8, 2009
Rep. Wolf, Frank R. [R-VA-10]	R · VA		Sep 8, 2009
Rep. Watson, Diane E. [D-CA-33]	D · CA		Sep 15, 2009
Rep. Wexler, Robert [D-FL-19]	D · FL		Sep 15, 2009
Rep. Baca, Joe [D-CA-43]	D · CA		Sep 29, 2009
Rep. Capito, Shelley Moore [R-WV-2]	R · WV		Sep 29, 2009
Rep. Bachus, Spencer [R-AL-6]	R · AL		Feb 4, 2010
Rep. Davis, Lincoln [D-TN-4]	D · TN		Feb 4, 2010
Rep. Perriello, Thomas S.P. [D-VA-5]	D · VA		Feb 4, 2010
Rep. Wilson, Joe [R-SC-2]	R · SC		Feb 4, 2010
Rep. Davis, Geoff [R-KY-4]	R · KY		Feb 23, 2010
Rep. Tanner, John S. [D-TN-8]	D · TN		Feb 23, 2010
Rep. Childers, Travis [D-MS-1]	D · MS		Mar 15, 2010
Rep. Guthrie, Brett [R-KY-2]	R · KY		Mar 15, 2010
Rep. Kind, Ron [D-WI-3]	D · WI		Mar 15, 2010
Rep. Latham, Tom [R-IA-4]	R · IA		Mar 15, 2010
Rep. Lucas, Frank D. [R-OK-3]	R · OK		Mar 15, 2010
Rep. Olson, Pete [R-TX-22]	R · TX		Mar 15, 2010
Rep. Rogers, Harold [R-KY-5]	R · KY		Mar 15, 2010
Rep. Boswell, Leonard L. [D-IA-3]	D · IA		May 13, 2010
Rep. Calvert, Ken [R-CA-44]	R · CA		May 13, 2010
Rep. Spratt, John M., Jr. [D-SC-5]	D · SC		May 13, 2010

Cosponsor	Party / State	Role	Date Joined
Rep. Wilson, Charles A. [D-OH-6]	D · OH		May 13, 2010

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Mar 26, 2009

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
111 S 738	Related bill	Mar 30, 2009: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Summary (as of Mar 26, 2009)

Consumer Rental Purchase Agreement Act - Amends the Consumer Credit Protection Act to prescribe consumer protection guidelines for rental-purchase transactions, including: (1) the determination of rental-purchase cost; (2) disclosure requirements; (3) prohibitions against confessions of judgment, wage assignments, and waiver of consumer claims or defenses; (4) furnishing of statements of account; (5) point-of-rental disclosures; and (6) rental-purchase advertising disclosures.

Declares that an action for civil liability may be brought against a merchant's assignee only if the violation is apparent on the face of a rental-purchase agreement to which it relates, including, but not limited to, a disclosure that can be determined to be incomplete or inaccurate from the face of the agreement.

Authorizes the Board of Governors of the Federal Reserve System to promulgate implementing regulations.

Grants enforcement powers to the Federal Trade Commission and to state attorneys general.

Subjects to criminal penalties any willful and knowing violation of the information disclosure requirements of this Act.

Actions Timeline

- **Mar 26, 2009:** Introduced in House
- **Mar 26, 2009:** Referred to the House Committee on Financial Services.