

## HR 5743

### Protecting Homeowners' Credit History Act of 2010

**Congress:** 111 (2009–2011, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Jul 15, 2010

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

**Latest Action:** Referred to the House Committee on Financial Services. (Jul 15, 2010)

**Official Text:** <https://www.congress.gov/bill/111th-congress/house-bill/5743>

## Sponsor

**Name:** Rep. Speier, Jackie [D-CA-12]

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

## Cosponsors (7 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Frank, Barney [D-MA-4]	D · MA		Jul 15, 2010
Rep. Miller, Brad [D-NC-13]	D · NC		Jul 15, 2010
Rep. Miller, George [D-CA-7]	D · CA		Jul 15, 2010
Rep. Chu, Judy [D-CA-32]	D · CA		Jul 20, 2010
Rep. Titus, Dina [D-NV-3]	D · NV		Jul 20, 2010
Rep. Kaptur, Marcy [D-OH-9]	D · OH		Jul 30, 2010
Rep. Rothman, Steven R. [D-NJ-9]	D · NJ		Nov 18, 2010

## Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Jul 15, 2010

## Subjects & Policy Tags

### Policy Area:

Finance and Financial Sector

## Related Bills

No related bills are listed.

Protecting Homeowners' Credit History Act of 2010 - Amends the Fair Credit Reporting Act to prohibit a person from furnishing to a consumer reporting agency any negative information resulting from the modification of the terms of a consumer loan secured by one to four units of residential real property, including any agreement to reduce the amount of the payments for the loan or to reduce the principal amount of such loan.

Prohibits a person, in calculating any consumer's credit score, from producing a less favorable credit score on the basis of any information resulting from the modification of the terms of a consumer loan secured by one to four units of residential real property, including any such agreement as well.

### **Actions Timeline**

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- **Jul 15, 2010:** Introduced in House
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