

## HR 2446

RESPA Home Warranty Clarification Act of 2012

**Congress:** 112 (2011–2013, Ended)

**Chamber:** House

**Policy Area:** Housing and Community Development

**Introduced:** Jul 7, 2011

**Current Status:** Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs

**Latest Action:** Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Aug 2, 2012)

**Official Text:** <https://www.congress.gov/bill/112th-congress/house-bill/2446>

### Sponsor

---

**Name:** Rep. Biggert, Judy [R-IL-13]

**Party:** Republican • **State:** IL • **Chamber:** House

**Cosponsors** (40 total)

<b>Cosponsor</b>	<b>Party / State</b>	<b>Role</b>	<b>Date Joined</b>
Rep. Clay, Wm. Lacy [D-MO-1]	D · MO		Jul 7, 2011
Rep. Westmoreland, Lynn A. [R-GA-3]	R · GA		Jul 11, 2011
Rep. Manzullo, Donald A. [R-IL-16]	R · IL		Sep 15, 2011
Rep. Huizenga, Bill [R-MI-2]	R · MI		Sep 20, 2011
Rep. King, Peter T. [R-NY-3]	R · NY		Sep 22, 2011
Rep. Latham, Tom [R-IA-4]	R · IA		Oct 3, 2011
Rep. Moore, Gwen [D-WI-4]	D · WI		Oct 3, 2011
Rep. Posey, Bill [R-FL-15]	R · FL		Oct 4, 2011
Rep. Scott, David [D-GA-13]	D · GA		Oct 4, 2011
Rep. Cleaver, Emanuel [D-MO-5]	D · MO		Oct 5, 2011
Rep. Fincher, Stephen Lee [R-TN-8]	R · TN		Oct 5, 2011
Rep. Stivers, Steve [R-OH-15]	R · OH		Oct 5, 2011
Rep. Capito, Shelley Moore [R-WV-2]	R · WV		Oct 13, 2011
Rep. Cohen, Steve [D-TN-9]	D · TN		Oct 13, 2011
Rep. Hinojosa, Ruben [D-TX-15]	D · TX		Oct 13, 2011
Rep. Ross, Mike [D-AR-4]	D · AR		Oct 13, 2011
Rep. Sewell, Terri A. [D-AL-7]	D · AL		Oct 13, 2011
Rep. Baca, Joe [D-CA-43]	D · CA		Oct 27, 2011
Rep. Blackburn, Marsha [R-TN-7]	R · TN		Oct 27, 2011
Rep. Roe, David P. [R-TN-1]	R · TN		Oct 27, 2011
Rep. Crawford, Eric A. "Rick" [R-AR-1]	R · AR		Nov 2, 2011
Rep. Duncan, John J., Jr. [R-TN-2]	R · TN		Nov 2, 2011
Rep. Jones, Walter B., Jr. [R-NC-3]	R · NC		Nov 2, 2011
Rep. Royce, Edward R. [R-CA-40]	R · CA		Nov 2, 2011
Rep. DesJarlais, Scott [R-TN-4]	R · TN		Nov 4, 2011
Rep. Hayworth, Nan A. S. [R-NY-19]	R · NY		Nov 4, 2011
Rep. Luetkemeyer, Blaine [R-MO-9]	R · MO		Nov 4, 2011
Rep. Cooper, Jim [D-TN-5]	D · TN		Nov 17, 2011
Rep. Dold, Robert J. [R-IL-10]	R · IL		Nov 17, 2011
Rep. Fleischmann, Charles J. "Chuck" [R-TN-3]	R · TN		Nov 17, 2011
Rep. Grimm, Michael G. [R-NY-13]	R · NY		Dec 6, 2011
Rep. McHenry, Patrick T. [R-NC-10]	R · NC		Dec 7, 2011
Rep. Sherman, Brad [D-CA-27]	D · CA		Dec 19, 2011
Rep. McCotter, Thaddeus G. [R-MI-11]	R · MI		Feb 27, 2012
Rep. Meeks, Gregory W. [D-NY-6]	D · NY		Feb 27, 2012
Rep. Lewis, John [D-GA-5]	D · GA		Mar 19, 2012
Rep. Miller, Gary G. [R-CA-42]	R · CA		Mar 27, 2012
Rep. Griffin, Tim [R-AR-2]	R · AR		Apr 19, 2012
Rep. Guthrie, Brett [R-KY-2]	R · KY		Apr 19, 2012
Rep. Hunter, Duncan D. [R-CA-52]	R · CA		Apr 19, 2012

## Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Aug 2, 2012
Financial Services Committee	House	Reported by	Dec 8, 2011

## Subjects & Policy Tags

### Policy Area:

Housing and Community Development

## Related Bills

*No related bills are listed.*

## Summary (as of Aug 1, 2012)

**(This measure has not been amended since it was reported to the House on July 31, 2012. The summary of that version is repeated here.)**

RESPA Home Warranty Clarification Act of 2012 - Amends the Real Estate Settlement Procedures Act of 1974 (RESPA) to state that no prohibited kickback or unearned fee incident to a real estate settlement service involving a federally related mortgage loan shall be deemed to include, or be deemed to have included, homeowner warranties or similar residential service contracts for the repair or replacement of home system components or home appliances.

Requires any person that pays another person not employed by the person for selling, advertising, marketing, or processing, or performing an inspection in connection with, a homeowner warranty or similar residential service contract for the repair or replacement of home system components or home appliances, to include a specified statement reflecting this Act in any such warranty or contract incident to a transaction involving the origination of a federally related mortgage loan.

Requires any person who has contracted to receive payment from a provider of such services for recommending the purchase of a home warranty or similar residential service contract, and is not an employee of such provider, to give the potential purchaser, upon first recommending such a purchase, a written notice informing the individual that such person has received or will receive compensation from the warranty company for the residential service. Allows the individual to opt out of purchasing such a warranty or service contract, or to purchase it from another provider.

## Actions Timeline

---

- **Aug 2, 2012:** Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
- **Aug 1, 2012:** Mrs. Biggert moved to suspend the rules and pass the bill, as amended.
- **Aug 1, 2012:** Considered under suspension of the rules. (consideration: CR H5612-5613)
- **Aug 1, 2012:** DEBATE - The House proceeded with forty minutes of debate on H.R. 2446.
- **Aug 1, 2012:** Passed/agreed to in House: On motion to suspend the rules and pass the bill, as amended Agreed to by voice vote.(text: CR H5612)
- **Aug 1, 2012:** On motion to suspend the rules and pass the bill, as amended Agreed to by voice vote. (text: CR H5612)
- **Aug 1, 2012:** Motion to reconsider laid on the table Agreed to without objection.
- **Jul 31, 2012:** Reported (Amended) by the Committee on Financial Services. H. Rept. 112-633.
- **Jul 31, 2012:** Placed on the Union Calendar, Calendar No. 455.
- **Mar 27, 2012:** Committee Consideration and Mark-up Session Held.
- **Mar 27, 2012:** Ordered to be Reported (Amended) by Voice Vote.
- **Dec 8, 2011:** Subcommittee Consideration and Mark-up Session Held.
- **Dec 8, 2011:** Forwarded by Subcommittee to Full Committee by Voice Vote .
- **Jul 19, 2011:** Referred to the Subcommittee on Insurance, Housing and Community Opportunity.
- **Jul 13, 2011:** Hearings Held by the Subcommittee on Insurance, Housing and Community Opportunity Prior to Referral.
- **Jul 7, 2011:** Introduced in House
- **Jul 7, 2011:** Referred to the House Committee on Financial Services.

# LegiList

CONGRESS, MADE CLEAR.

## Search Every Federal Bill, Law, and Vote

LegiList is the fastest way to research Congress. Track any bill from introduction to enactment, see how every legislator voted, follow committee activity, and read the full text of every bill — all in one place, always up to date.

[legilist.com](https://legilist.com)

## Free Course: Learn How Congress Actually Works

LegiList Learn is a free, self-paced course that walks through the entire legislative process — from drafting a bill to a presidential signature. Seven modules, plain language, no politics. Earn a certificate when you finish.

[legilist.com/learn](https://legilist.com/learn)

## Developer API: Build Apps on Legislative Data

The LegiList API gives developers direct access to bills, votes, legislators, committees, and more. Start free with 1,000 requests per day — no credit card required. Upgrade to Pro when you need to scale.

[legilist.com/api](https://legilist.com/api)

Public data belongs to the public. — [legilist.com](https://legilist.com)