

## HR 2673

Portfolio Lending and Mortgage Access Act

**Congress:** 113 (2013–2015, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Jul 11, 2013

**Current Status:** Committee on Banking, Housing, and Urban Affairs. Hearings held.

**Latest Action:** Committee on Banking, Housing, and Urban Affairs. Hearings held. (Sep 16, 2014)

**Official Text:** <https://www.congress.gov/bill/113th-congress/house-bill/2673>

### Sponsor

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**Name:** Rep. Barr, Andy [R-KY-6]

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

## Cosponsors (55 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Luetkemeyer, Blaine [R-MO-3]	R · MO		May 6, 2014
Rep. Miller, Gary G. [R-CA-31]	R · CA		May 7, 2014
Rep. Hultgren, Randy [R-IL-14]	R · IL		May 20, 2014
Rep. Griffin, Tim [R-AR-2]	R · AR		May 21, 2014
Rep. Womack, Steve [R-AR-3]	R · AR		May 28, 2014
Rep. Jenkins, Lynn [R-KS-2]	R · KS		Jun 5, 2014
Rep. McAllister, Vance M. [R-LA-5]	R · LA		Jun 10, 2014
Rep. Farenthold, Blake [R-TX-27]	R · TX		Jun 18, 2014
Rep. Duffy, Sean P. [R-WI-7]	R · WI		Jun 19, 2014
Rep. Johnson, Bill [R-OH-6]	R · OH		Jun 19, 2014
Rep. Bridenstine, Jim [R-OK-1]	R · OK		Jun 23, 2014
Rep. Long, Billy [R-MO-7]	R · MO		Jun 23, 2014
Rep. Cramer, Kevin [R-ND-At Large]	R · ND		Jun 24, 2014
Rep. Lucas, Frank D. [R-OK-3]	R · OK		Jun 24, 2014
Rep. Black, Diane [R-TN-6]	R · TN		Jul 3, 2014
Rep. Cole, Tom [R-OK-4]	R · OK		Jul 8, 2014
Rep. Daines, Steve [R-MT-At Large]	R · MT		Jul 8, 2014
Rep. Ellmers, Renee L. [R-NC-2]	R · NC		Jul 8, 2014
Rep. Fleischmann, Charles J. "Chuck" [R-TN-3]	R · TN		Jul 9, 2014
Rep. Lankford, James [R-OK-5]	R · OK		Jul 9, 2014
Rep. Mullin, Markwayne [R-OK-2]	R · OK		Jul 9, 2014
Rep. Harper, Gregg [R-MS-3]	R · MS		Jul 15, 2014
Rep. Jones, Walter B., Jr. [R-NC-3]	R · NC		Jul 15, 2014
Rep. Meadows, Mark [R-NC-11]	R · NC		Jul 15, 2014
Rep. Stewart, Chris [R-UT-2]	R · UT		Jul 16, 2014
Rep. Bishop, Rob [R-UT-1]	R · UT		Jul 17, 2014
Rep. Fincher, Stephen Lee [R-TN-8]	R · TN		Jul 17, 2014
Rep. Huelskamp, Tim [R-KS-1]	R · KS		Jul 22, 2014
Rep. Palazzo, Steven M. [R-MS-4]	R · MS		Jul 22, 2014
Rep. Scalise, Steve [R-LA-1]	R · LA		Jul 23, 2014
Rep. Boustany, Charles W., Jr. [R-LA-3]	R · LA		Jul 24, 2014
Rep. Chaffetz, Jason [R-UT-3]	R · UT		Jul 24, 2014
Rep. Duncan, John J., Jr. [R-TN-2]	R · TN		Jul 24, 2014
Rep. Latham, Tom [R-IA-3]	R · IA		Jul 24, 2014
Rep. Sessions, Pete [R-TX-32]	R · TX		Jul 24, 2014
Rep. Nugent, Richard B. [R-FL-11]	R · FL		Jul 25, 2014
Rep. Kelly, Mike [R-PA-3]	R · PA		Jul 29, 2014
Rep. Latta, Robert E. [R-OH-5]	R · OH		Jul 29, 2014
Rep. Nunnelee, Alan [R-MS-1]	R · MS		Jul 29, 2014
Rep. Fleming, John [R-LA-4]	R · LA		Jul 30, 2014
Rep. Wenstrup, Brad R. [R-OH-2]	R · OH		Jul 30, 2014

Cosponsor	Party / State	Role	Date Joined
Rep. Rothfus, Keith J. [R-PA-12]	R · PA		Jul 31, 2014
Rep. Tipton, Scott R. [R-CO-3]	R · CO		Jul 31, 2014
Rep. Barrow, John [D-GA-12]	D · GA		Sep 8, 2014
Rep. Blackburn, Marsha [R-TN-7]	R · TN		Sep 8, 2014
Rep. Gardner, Cory [R-CO-4]	R · CO		Sep 8, 2014
Rep. Lamborn, Doug [R-CO-5]	R · CO		Sep 8, 2014
Rep. Owens, William L. [D-NY-21]	D · NY		Sep 8, 2014
Rep. Paulsen, Erik [R-MN-3]	R · MN		Sep 8, 2014
Rep. Whitfield, Ed [R-KY-1]	R · KY		Sep 8, 2014
Rep. Cooper, Jim [D-TN-5]	D · TN		Sep 9, 2014
Rep. Gibson, Christopher P. [R-NY-19]	R · NY		Sep 9, 2014
Rep. Kline, John [R-MN-2]	R · MN		Sep 9, 2014
Rep. Peterson, Collin C. [D-MN-7]	D · MN		Sep 11, 2014
Rep. Marino, Tom [R-PA-10]	R · PA		Nov 18, 2014

## Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Hearings By (full committee)	Sep 16, 2014
Financial Services Committee	House	Markup By	May 22, 2014

## Subjects & Policy Tags

### Policy Area:

Finance and Financial Sector

## Related Bills

Bill	Relationship	Last Action
113 S 2641	Related bill	<b>Jul 22, 2014:</b> Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

## Summary (as of Jul 11, 2013)

Portfolio Lending and Mortgage Access Act - Amends the Truth in Lending Act with respect to the permission that a creditor may presume that a residential mortgage loan has met the requirement that, at the time the loan is consummated, the consumer has a reasonable ability to repay it, if the loan is a qualified mortgage.

Treats as a qualified mortgage any residential mortgage loan made by a creditor so long as it appears on the creditor's balance sheet (held on portfolio).

## Actions Timeline

- **Sep 16, 2014:** Committee on Banking, Housing, and Urban Affairs. Hearings held.
- **May 22, 2014:** Committee Consideration and Mark-up Session Held.
- **May 22, 2014:** Ordered to be Reported by the Yeas and Nays: 36 - 23.
- **Jul 11, 2013:** Introduced in House
- **Jul 11, 2013:** Referred to the House Committee on Financial Services.