

HR 4521

Community Institution Mortgage Relief Act of 2014

Congress: 113 (2013–2015, Ended)

Chamber: House

Policy Area: Housing and Community Development

Introduced: Apr 30, 2014

Current Status: Ordered to be Reported by the Yeas and Nays: 43 - 16.

Latest Action: Ordered to be Reported by the Yeas and Nays: 43 - 16. (May 22, 2014)

Official Text: <https://www.congress.gov/bill/113th-congress/house-bill/4521>

Sponsor

Name: Rep. Luetkemeyer, Blaine [R-MO-3]

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

Cosponsors (37 total)

| Cosponsor | Party / State | Role | Date Joined |
|--------------------------------------|---------------|------|--------------|
| Rep. Barr, Andy [R-KY-6] | R · KY | | May 6, 2014 |
| Rep. Cotton, Tom [R-AR-4] | R · AR | | May 6, 2014 |
| Rep. Hultgren, Randy [R-IL-14] | R · IL | | May 6, 2014 |
| Rep. Pittenger, Robert [R-NC-9] | R · NC | | May 6, 2014 |
| Rep. Ross, Dennis A. [R-FL-15] | R · FL | | May 6, 2014 |
| Rep. McHenry, Patrick T. [R-NC-10] | R · NC | | May 7, 2014 |
| Rep. Bachus, Spencer [R-AL-6] | R · AL | | May 9, 2014 |
| Rep. Miller, Gary G. [R-CA-31] | R · CA | | May 9, 2014 |
| Rep. Stivers, Steve [R-OH-15] | R · OH | | May 9, 2014 |
| Rep. Neugebauer, Randy [R-TX-19] | R · TX | | May 15, 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. Noem, Kristi L. [R-SD-At Large] | R · SD | | Jun 5, 2014 |
| Rep. Fincher, Stephen Lee [R-TN-8] | R · TN | | Jun 17, 2014 |
| Rep. Farenthold, Blake [R-TX-27] | R · TX | | Jun 18, 2014 |
| Rep. McAllister, Vance M. [R-LA-5] | R · LA | | Jun 18, 2014 |
| Rep. Bridenstine, Jim [R-OK-1] | R · OK | | Jun 24, 2014 |
| Rep. Cramer, Kevin [R-ND-At Large] | R · ND | | Jun 24, 2014 |
| Rep. Long, Billy [R-MO-7] | R · MO | | Jun 24, 2014 |
| Rep. Lucas, Frank D. [R-OK-3] | R · OK | | Jun 24, 2014 |
| Rep. Black, Diane [R-TN-6] | R · TN | | Jul 10, 2014 |
| Rep. Cooper, Jim [D-TN-5] | D · TN | | Jul 10, 2014 |
| Rep. Daines, Steve [R-MT-At Large] | R · MT | | Jul 10, 2014 |
| Rep. Ellmers, Renee L. [R-NC-2] | R · NC | | Jul 10, 2014 |
| Rep. Lankford, James [R-OK-5] | R · OK | | Jul 10, 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 15, 2014 |
| Rep. Bishop, Rob [R-UT-1] | R · UT | | Jul 17, 2014 |
| Rep. Chaffetz, Jason [R-UT-3] | R · UT | | Jul 24, 2014 |
| Rep. Sessions, Pete [R-TX-32] | R · TX | | Jul 24, 2014 |
| Rep. Nugent, Richard B. [R-FL-11] | R · FL | | Jul 28, 2014 |
| Rep. Nunnelee, Alan [R-MS-1] | R · MS | | Jul 31, 2014 |
| Rep. Cassidy, Bill [R-LA-6] | R · LA | | Sep 18, 2014 |
| Rep. Barrow, John [D-GA-12] | D · GA | | Nov 12, 2014 |

Committee Activity

| Committee | Chamber | Activity | Date |
|------------------------------|---------|-----------|--------------|
| Financial Services Committee | House | Markup By | May 22, 2014 |

Subjects & Policy Tags

Policy Area:

Housing and Community Development

Related Bills

| Bill | Relationship | Last Action |
|-------------|--------------|---|
| 113 HR 5786 | Related bill | Dec 3, 2014: Referred to the House Committee on Financial Services. |
| 113 HR 4304 | Related bill | Jun 13, 2014: Referred to the Subcommittee on Health, Employment, Labor, and Pensions. |
| 113 HR 1750 | Related bill | Apr 25, 2013: Referred to the House Committee on Financial Services. |

Summary (as of Apr 30, 2014)

Community Institution Mortgage Relief Act of 2014 - Amends the Truth in Lending Act (TILA) to require the Board of Governors of the Federal Reserve System to exempt from certain escrow or impound requirements a loan secured by a first lien on a consumer's principal dwelling if the loan is held by a creditor with assets of \$10 billion or less.

Amends the Real Estate Settlement Procedures Act of 1974 to direct the Consumer Financial Protection Bureau (CFPB) to provide either exemptions or adjustments from the mortgage loan servicing and escrow account administration requirements of the Act for servicers that annually service 20,000 or fewer mortgage loans.

Actions Timeline

- **May 22, 2014:** Committee Consideration and Mark-up Session Held.
- **May 22, 2014:** Ordered to be Reported by the Yeas and Nays: 43 - 16.
- **Apr 30, 2014:** Introduced in House
- **Apr 30, 2014:** Referred to the House Committee on Financial Services.