

## HR 5403

### Reforming CFPB Indirect Auto Financing Guidance Act

**Congress:** 113 (2013–2015, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Sep 8, 2014

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

**Latest Action:** Referred to the House Committee on Financial Services. (Sep 8, 2014)

**Official Text:** <https://www.congress.gov/bill/113th-congress/house-bill/5403>

## Sponsor

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**Name:** Rep. Stutzman, Marlin A. [R-IN-3]

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

## Cosponsors (149 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Bachus, Spencer [R-AL-6]	R · AL		Sep 8, 2014
Rep. Barr, Andy [R-KY-6]	R · KY		Sep 8, 2014
Rep. Campbell, John [R-CA-45]	R · CA		Sep 8, 2014
Rep. Costa, Jim [D-CA-16]	D · CA		Sep 8, 2014
Rep. Kildee, Daniel T. [D-MI-5]	D · MI		Sep 8, 2014
Rep. Luetkemeyer, Blaine [R-MO-3]	R · MO		Sep 8, 2014
Rep. Murphy, Patrick [D-FL-18]	D · FL		Sep 8, 2014
Rep. Perlmutter, Ed [D-CO-7]	D · CO		Sep 8, 2014
Rep. Peters, Gary C. [D-MI-14]	D · MI		Sep 8, 2014
Rep. Posey, Bill [R-FL-8]	R · FL		Sep 8, 2014
Rep. Scott, David [D-GA-13]	D · GA		Sep 8, 2014
Rep. Sherman, Brad [D-CA-30]	D · CA		Sep 8, 2014
Rep. Williams, Roger [R-TX-25]	R · TX		Sep 8, 2014
Rep. Beatty, Joyce [D-OH-3]	D · OH		Sep 9, 2014
Rep. Cuellar, Henry [D-TX-28]	D · TX		Sep 9, 2014
Rep. Herrera Beutler, Jaime [R-WA-3]	R · WA		Sep 9, 2014
Rep. Sensenbrenner, F. James, Jr. [R-WI-5]	R · WI		Sep 9, 2014
Rep. Smith, Lamar [R-TX-21]	R · TX		Sep 9, 2014
Rep. Bishop, Rob [R-UT-1]	R · UT		Sep 10, 2014
Rep. Bishop, Timothy H. [D-NY-1]	D · NY		Sep 10, 2014
Rep. Boustany, Charles W., Jr. [R-LA-3]	R · LA		Sep 10, 2014
Rep. Brown, Corrine [D-FL-5]	D · FL		Sep 10, 2014
Rep. Cook, Paul [R-CA-8]	R · CA		Sep 10, 2014
Rep. Green, Gene [D-TX-29]	D · TX		Sep 10, 2014
Rep. Griffin, Tim [R-AR-2]	R · AR		Sep 10, 2014
Rep. Hastings, Alcee L. [D-FL-20]	D · FL		Sep 10, 2014
Rep. Jackson Lee, Sheila [D-TX-18]	D · TX		Sep 10, 2014
Rep. Kelly, Mike [R-PA-3]	R · PA		Sep 10, 2014
Rep. Lamborn, Doug [R-CO-5]	R · CO		Sep 10, 2014
Rep. Lance, Leonard [R-NJ-7]	R · NJ		Sep 10, 2014
Rep. Lummis, Cynthia M. [R-WY-At Large]	R · WY		Sep 10, 2014
Rep. Lynch, Stephen F. [D-MA-8]	D · MA		Sep 10, 2014
Rep. Owens, William L. [D-NY-21]	D · NY		Sep 10, 2014
Rep. Pompeo, Mike [R-KS-4]	R · KS		Sep 10, 2014
Rep. Ribble, Reid J. [R-WI-8]	R · WI		Sep 10, 2014
Rep. Stewart, Chris [R-UT-2]	R · UT		Sep 10, 2014
Rep. Stivers, Steve [R-OH-15]	R · OH		Sep 10, 2014
Rep. Whitfield, Ed [R-KY-1]	R · KY		Sep 10, 2014
Rep. Young, Don [R-AK-At Large]	R · AK		Sep 10, 2014
Rep. DesJarlais, Scott [R-TN-4]	R · TN		Sep 11, 2014
Rep. Duffy, Sean P. [R-WI-7]	R · WI		Sep 11, 2014

Cosponsor	Party / State	Role	Date Joined
Rep. Goodlatte, Bob [R-VA-6]	R · VA		Sep 11, 2014
Rep. Hultgren, Randy [R-IL-14]	R · IL		Sep 11, 2014
Rep. Joyce, David P. [R-OH-14]	R · OH		Sep 11, 2014
Rep. Kuster, Ann M. [D-NH-2]	D · NH		Sep 11, 2014
Rep. LaMalfa, Doug [R-CA-1]	R · CA		Sep 11, 2014
Rep. McKinley, David B. [R-WV-1]	R · WV		Sep 11, 2014
Rep. Tiberi, Patrick J. [R-OH-12]	R · OH		Sep 11, 2014
Rep. Westmoreland, Lynn A. [R-GA-3]	R · GA		Sep 11, 2014
Rep. Young, Todd [R-IN-9]	R · IN		Sep 11, 2014
Rep. Horsford, Steven [D-NV-4]	D · NV		Sep 15, 2014
Rep. Matheson, Jim [D-UT-4]	D · UT		Sep 15, 2014
Rep. Enyart, William L. [D-IL-12]	D · IL		Sep 16, 2014
Rep. Kind, Ron [D-WI-3]	D · WI		Sep 16, 2014
Rep. Quigley, Mike [D-IL-5]	D · IL		Sep 16, 2014
Rep. Bishop, Sanford D., Jr. [D-GA-2]	D · GA		Sep 17, 2014
Rep. Brady, Robert A. [D-PA-1]	D · PA		Sep 17, 2014
Rep. Courtney, Joe [D-CT-2]	D · CT		Sep 17, 2014
Rep. Barrow, John [D-GA-12]	D · GA		Sep 18, 2014
Rep. Calvert, Ken [R-CA-42]	R · CA		Sep 18, 2014
Rep. Capito, Shelley Moore [R-WV-2]	R · WV		Sep 18, 2014
Rep. Carter, John R. [R-TX-31]	R · TX		Sep 18, 2014
Rep. Dent, Charles W. [R-PA-15]	R · PA		Sep 18, 2014
Rep. Fleischmann, Charles J. "Chuck" [R-TN-3]	R · TN		Sep 18, 2014
Rep. Foster, Bill [D-IL-11]	D · IL		Sep 18, 2014
Rep. Gallego, Pete P. [D-TX-23]	D · TX		Sep 18, 2014
Rep. Guthrie, Brett [R-KY-2]	R · KY		Sep 18, 2014
Rep. Harper, Gregg [R-MS-3]	R · MS		Sep 18, 2014
Rep. Holding, George [R-NC-13]	R · NC		Sep 18, 2014
Rep. Hudson, Richard [R-NC-8]	R · NC		Sep 18, 2014
Rep. Huizenga, Bill [R-MI-2]	R · MI		Sep 18, 2014
Rep. Hurt, Robert [R-VA-5]	R · VA		Sep 18, 2014
Rep. Jenkins, Lynn [R-KS-2]	R · KS		Sep 18, 2014
Rep. King, Peter T. [R-NY-2]	R · NY		Sep 18, 2014
Rep. Meadows, Mark [R-NC-11]	R · NC		Sep 18, 2014
Rep. Murphy, Tim [R-PA-18]	R · PA		Sep 18, 2014
Rep. Palazzo, Steven M. [R-MS-4]	R · MS		Sep 18, 2014
Rep. Petri, Thomas E. [R-WI-6]	R · WI		Sep 18, 2014
Rep. Roby, Martha [R-AL-2]	R · AL		Sep 18, 2014
Rep. Rokita, Todd [R-IN-4]	R · IN		Sep 18, 2014
Rep. Sessions, Pete [R-TX-32]	R · TX		Sep 18, 2014
Rep. Shea-Porter, Carol [D-NH-1]	D · NH		Sep 18, 2014
Rep. Sinema, Kyrsten [D-AZ-9]	D · AZ		Sep 18, 2014

Cosponsor	Party / State	Role	Date Joined
Rep. Southerland, Steve II [R-FL-2]	R · FL		Sep 18, 2014
Rep. Swalwell, Eric [D-CA-15]	D · CA		Sep 18, 2014
Rep. Terry, Lee [R-NE-2]	R · NE		Sep 18, 2014
Rep. Tipton, Scott R. [R-CO-3]	R · CO		Sep 18, 2014
Rep. Blackburn, Marsha [R-TN-7]	R · TN		Sep 19, 2014
Rep. Harris, Andy [R-MD-1]	R · MD		Sep 19, 2014
Rep. Lipinski, Daniel [D-IL-3]	D · IL		Sep 19, 2014
Rep. Maffei, Daniel B. [D-NY-24]	D · NY		Sep 19, 2014
Rep. Bachmann, Michele [R-MN-6]	R · MN		Nov 12, 2014
Rep. Barletta, Lou [R-PA-11]	R · PA		Nov 12, 2014
Rep. Black, Diane [R-TN-6]	R · TN		Nov 12, 2014
Rep. Bustos, Cheri [D-IL-17]	D · IL		Nov 12, 2014
Rep. Byrne, Bradley [R-AL-1]	R · AL		Nov 12, 2014
Rep. Coble, Howard [R-NC-6]	R · NC		Nov 12, 2014
Rep. Collins, Chris [R-NY-27]	R · NY		Nov 12, 2014
Rep. Connolly, Gerald E. [D-VA-11]	D · VA		Nov 12, 2014
Rep. Cooper, Jim [D-TN-5]	D · TN		Nov 12, 2014
Rep. Cramer, Kevin [R-ND-At Large]	R · ND		Nov 12, 2014
Rep. Doyle, Michael F. [D-PA-14]	D · PA		Nov 12, 2014
Rep. Duckworth, Tammy [D-IL-8]	D · IL		Nov 12, 2014
Rep. Ellmers, Renee L. [R-NC-2]	R · NC		Nov 12, 2014
Rep. Esty, Elizabeth H. [D-CT-5]	D · CT		Nov 12, 2014
Rep. Fincher, Stephen Lee [R-TN-8]	R · TN		Nov 12, 2014
Rep. Fleming, John [R-LA-4]	R · LA		Nov 12, 2014
Rep. Frankel, Lois [D-FL-22]	D · FL		Nov 12, 2014
Rep. Gabbard, Tulsi [D-HI-2]	D · HI		Nov 12, 2014
Rep. Gibbs, Bob [R-OH-7]	R · OH		Nov 12, 2014
Rep. Graves, Tom [R-GA-14]	R · GA		Nov 12, 2014
Rep. Grayson, Alan [D-FL-9]	D · FL		Nov 12, 2014
Rep. Hanabusa, Colleen W. [D-HI-1]	D · HI		Nov 12, 2014
Rep. Huelskamp, Tim [R-KS-1]	R · KS		Nov 12, 2014
Rep. Johnson, Bill [R-OH-6]	R · OH		Nov 12, 2014
Rep. Jolly, David [R-FL-13]	R · FL		Nov 12, 2014
Rep. Jordan, Jim [R-OH-4]	R · OH		Nov 12, 2014
Rep. Kilmer, Derek [D-WA-6]	D · WA		Nov 12, 2014
Rep. Latta, Robert E. [R-OH-5]	R · OH		Nov 12, 2014
Rep. McMorris Rodgers, Cathy [R-WA-5]	R · WA		Nov 12, 2014
Rep. Mulvaney, Mick [R-SC-5]	R · SC		Nov 12, 2014
Rep. Neugebauer, Randy [R-TX-19]	R · TX		Nov 12, 2014
Rep. Perry, Scott [R-PA-4]	R · PA		Nov 12, 2014
Rep. Renacci, James B. [R-OH-16]	R · OH		Nov 12, 2014
Rep. Schrader, Kurt [D-OR-5]	D · OR		Nov 12, 2014

Cosponsor	Party / State	Role	Date Joined
Rep. Thompson, Glenn [R-PA-5]	R · PA		Nov 12, 2014
Rep. Veasey, Marc A. [D-TX-33]	D · TX		Nov 12, 2014
Rep. Welch, Peter [D-VT-At Large]	D · VT		Nov 12, 2014
Rep. Wilson, Frederica S. [D-FL-24]	D · FL		Nov 12, 2014
Rep. Benishek, Dan [R-MI-1]	R · MI		Nov 13, 2014
Rep. DelBene, Suzan K. [D-WA-1]	D · WA		Nov 13, 2014
Rep. Valadao, David G. [R-CA-21]	R · CA		Nov 13, 2014
Rep. Kingston, Jack [R-GA-1]	R · GA		Nov 14, 2014
Rep. Walberg, Tim [R-MI-7]	R · MI		Nov 14, 2014
Rep. Brooks, Susan W. [R-IN-5]	R · IN		Nov 18, 2014
Rep. Israel, Steve [D-NY-3]	D · NY		Nov 18, 2014
Rep. Pearce, Stevan [R-NM-2]	R · NM		Nov 18, 2014
Rep. Rothfus, Keith J. [R-PA-12]	R · PA		Nov 19, 2014
Rep. Titus, Dina [D-NV-1]	D · NV		Nov 19, 2014
Rep. Wasserman Schultz, Debbie [D-FL-23]	D · FL		Nov 19, 2014
Rep. Loebssack, David [D-IA-2]	D · IA		Dec 1, 2014
Rep. Long, Billy [R-MO-7]	R · MO		Dec 1, 2014
Rep. Negrete McLeod, Gloria [D-CA-35]	D · CA		Dec 1, 2014
Rep. Walz, Timothy J. [D-MN-1]	D · MN		Dec 1, 2014
Rep. Wenstrup, Brad R. [R-OH-2]	R · OH		Dec 1, 2014
Rep. Chabot, Steve [R-OH-1]	R · OH		Dec 3, 2014
Rep. Poe, Ted [R-TX-2]	R · TX		Dec 3, 2014
Rep. Sanchez, Loretta [D-CA-46]	D · CA		Dec 8, 2014
Rep. Pascrell, Bill, Jr. [D-NJ-9]	D · NJ		Dec 11, 2014

## Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Sep 8, 2014

## Subjects & Policy Tags

### Policy Area:

Finance and Financial Sector

## Related Bills

Bill	Relationship	Last Action
113 HR 4811	Related bill	Jun 11, 2014: Ordered to be Reported by the Yeas and Nays: 35 - 24.

Reforming CFPB Indirect Auto Financing Guidance Act - Declares without force or effect Consumer Financial Protection Bureau (CFPB) Bulletin 2013-02 (Indirect Auto Lending and Compliance with the Equal Credit Opportunity Act), published March 21, 2013.

Amends the Consumer Financial Protection Act of 2010 to direct the CFPB, when proposing and issuing guidance primarily related to indirect auto financing, to:

- provide for a public notice and comment period before issuing the guidance in final form;
- make publicly available all information relied on by the CFPB;
- redact any information exempt from disclosure under the Freedom of Information Act;
- consult with the Board of Governors of the Federal Reserve System, the Federal Trade Commission (FTC), and the Department of Justice (DOJ); and
- study the costs and impacts of the guidance to consumers and women-owned, minority-owned, and small businesses.

#### **Actions Timeline**

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- **Sep 8, 2014:** Introduced in House
- **Sep 8, 2014:** Referred to the House Committee on Financial Services.