HR 5496

Fast Help For Homeowners Act

Congress: 113 (2013–2015, Ended)
Chamber: House
Policy Area: Housing and Community Development
Introduced: Sep 16, 2014
Current Status: Referred to the House Committee on Financial Services.
Latest Action: Referred to the House Committee on Financial Services. (Sep 16, 2014)
Official Text: https://www.congress.gov/bill/113th-congress/house-bill/5496

Sponsor

Name: Rep. McNerney, Jerry [D-CA-9]
Party: Democratic • **State:** CA • **Chamber:** House

Cosponsors (6 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Cárdenas, Tony [D-CA-29]	D · CA		Sep 16, 2014
Rep. Costa, Jim [D-CA-16]	D · CA		Sep 16, 2014
Rep. Johnson, Henry C. "Hank," Jr. [D-GA-4]	D · GA		Sep 16, 2014
Rep. Miller, George [D-CA-11]	D · CA		Sep 16, 2014
Rep. Nugent, Richard B. [R-FL-11]	R · FL		Sep 16, 2014
Rep. Rooney, Thomas J. [R-FL-17]	R · FL		Sep 16, 2014

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Sep 16, 2014

Subjects & Policy Tags

Policy Area:

Housing and Community Development

Related Bills

Bill	Relationship	Last Action
113 HR 839	Related bill	**Feb 26, 2013:** Referred to the House Committee on Financial Services.
113 S 361	Related bill	**Feb 14, 2013:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Summary (as of Sep 16, 2014)

Fast Help For Homeowners Act - Amends the Truth in Lending Act to require the servicer of a federally related mortgage, upon request by the mortgagor for a short sale of the dwelling or residential real property under the mortgage, to notify in writing each holder of a subordinate lien on the property securing the loan of such request, together with a copy of it.

Requires a subordinate lien holder that is so notified to respond in writing to the servicer within 45 days after receiving the notification. Considers the request approved by the holder if the holder does not respond within the 45 days.

Actions Timeline

- **Sep 16, 2014:** Introduced in House
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