

## HR 1210

Portfolio Lending and Mortgage Access Act

**Congress:** 114 (2015–2017, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Mar 3, 2015

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

**Latest Action:** Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Nov 19, 2015)

**Official Text:** <https://www.congress.gov/bill/114th-congress/house-bill/1210>

### Sponsor

---

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

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

**Cosponsors** (54 total)

<b>Cosponsor</b>	<b>Party / State</b>	<b>Role</b>	<b>Date Joined</b>
Rep. Amodei, Mark E. [R-NV-2]	R · NV		Mar 3, 2015
Rep. Blum, Rod [R-IA-1]	R · IA		Mar 3, 2015
Rep. Dold, Robert J. [R-IL-10]	R · IL		Mar 3, 2015
Rep. Duffy, Sean P. [R-WI-7]	R · WI		Mar 3, 2015
Rep. Emmer, Tom [R-MN-6]	R · MN		Mar 3, 2015
Rep. Fincher, Stephen Lee [R-TN-8]	R · TN		Mar 3, 2015
Rep. Guinta, Frank C. [R-NH-1]	R · NH		Mar 3, 2015
Rep. Hartzler, Vicky [R-MO-4]	R · MO		Mar 3, 2015
Rep. Hill, J. French [R-AR-2]	R · AR		Mar 3, 2015
Rep. Hultgren, Randy [R-IL-14]	R · IL		Mar 3, 2015
Rep. Joyce, David P. [R-OH-14]	R · OH		Mar 3, 2015
Rep. King, Peter T. [R-NY-2]	R · NY		Mar 3, 2015
Rep. Lucas, Frank D. [R-OK-3]	R · OK		Mar 3, 2015
Rep. Luetkemeyer, Blaine [R-MO-3]	R · MO		Mar 3, 2015
Rep. Messer, Luke [R-IN-6]	R · IN		Mar 3, 2015
Rep. Mulvaney, Mick [R-SC-5]	R · SC		Mar 3, 2015
Rep. Neugebauer, Randy [R-TX-19]	R · TX		Mar 3, 2015
Rep. Renacci, James B. [R-OH-16]	R · OH		Mar 3, 2015
Rep. Ribble, Reid J. [R-WI-8]	R · WI		Mar 3, 2015
Rep. Rothfus, Keith J. [R-PA-12]	R · PA		Mar 3, 2015
Rep. Stivers, Steve [R-OH-15]	R · OH		Mar 3, 2015
Rep. Stutzman, Marlin A. [R-IN-3]	R · IN		Mar 3, 2015
Rep. Tipton, Scott R. [R-CO-3]	R · CO		Mar 3, 2015
Rep. Weber, Randy K., Sr. [R-TX-14]	R · TX		Mar 3, 2015
Rep. Marchant, Kenny [R-TX-24]	R · TX		Mar 4, 2015
Rep. Rice, Tom [R-SC-7]	R · SC		Mar 4, 2015
Rep. McClintock, Tom [R-CA-4]	R · CA		Mar 16, 2015
Rep. Meadows, Mark [R-NC-11]	R · NC		Mar 16, 2015
Rep. Valadao, David G. [R-CA-21]	R · CA		Mar 16, 2015
Rep. Wagner, Ann [R-MO-2]	R · MO		Mar 16, 2015
Rep. Walberg, Tim [R-MI-7]	R · MI		Mar 16, 2015
Rep. Zinke, Ryan K. [R-MT-At Large]	R · MT		Mar 16, 2015
Rep. Poliquin, Bruce [R-ME-2]	R · ME		Mar 19, 2015
Rep. Young, David [R-IA-3]	R · IA		Mar 19, 2015
Rep. Guthrie, Brett [R-KY-2]	R · KY		Mar 24, 2015
Rep. Poe, Ted [R-TX-2]	R · TX		Mar 24, 2015
Rep. Brooks, Susan W. [R-IN-5]	R · IN		Mar 25, 2015
Rep. Fleischmann, Charles J. "Chuck" [R-TN-3]	R · TN		Mar 25, 2015
Rep. Olson, Pete [R-TX-22]	R · TX		Mar 25, 2015
Rep. Davis, Rodney [R-IL-13]	R · IL		Apr 13, 2015
Rep. Collins, Chris [R-NY-27]	R · NY		Apr 14, 2015

Cosponsor	Party / State	Role	Date Joined
Rep. Curbelo, Carlos [R-FL-26]	R · FL		Apr 14, 2015
Rep. Pearce, Stevan [R-NM-2]	R · NM		Apr 14, 2015
Rep. Wilson, Joe [R-SC-2]	R · SC		Apr 14, 2015
Rep. Johnson, Bill [R-OH-6]	R · OH		Apr 21, 2015
Rep. Noem, Kristi L. [R-SD-At Large]	R · SD		Apr 21, 2015
Rep. Stewart, Chris [R-UT-2]	R · UT		May 1, 2015
Rep. Babin, Brian [R-TX-36]	R · TX		May 13, 2015
Rep. Cramer, Kevin [R-ND-At Large]	R · ND		May 13, 2015
Rep. Sessions, Pete [R-TX-32]	R · TX		May 13, 2015
Rep. Zeldin, Lee M. [R-NY-1]	R · NY		May 13, 2015
Rep. Gosar, Paul A. [R-AZ-4]	R · AZ		Jun 1, 2015
Rep. Pittenger, Robert [R-NC-9]	R · NC		Jul 28, 2015
Rep. Williams, Roger [R-TX-25]	R · TX		Jul 28, 2015

## Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Nov 19, 2015
Financial Services Committee	House	Hearings By (subcommittee)	Jun 11, 2015

## Subjects & Policy Tags

### Policy Area:

Finance and Financial Sector

## Related Bills

Bill	Relationship	Last Action
114 HR 5983	Related bill	<b>Dec 20, 2016:</b> Placed on the Union Calendar, Calendar No. 693.
114 HRES 529	Related bill	<b>Nov 18, 2015:</b> Motion to reconsider laid on the table Agreed to without objection.
114 HR 1389	Related bill	<b>Apr 8, 2015:</b> Referred to the Subcommittee on Commodity Exchanges, Energy, and Credit.
114 HR 1233	Related bill	<b>Mar 4, 2015:</b> Referred to the House Committee on Financial Services.
114 HR 1113	Related bill	<b>Feb 26, 2015:</b> Referred to the House Committee on Financial Services.

## **Portfolio Lending and Mortgage Access Act**

(Sec. 2) This bill amends the Truth in Lending Act to create a safe harbor from lawsuit for creditors that are depository institutions for any failure to comply with certain requirements with respect to a residential mortgage loan, and the banking regulators are required to treat such a loan as a qualified mortgage, if the creditor has, since the loan's origination, held it on its balance sheet and all prepayment penalties with respect to the loan comply with specified limitations.

A safe harbor from lawsuit is also created for mortgage originators for steering a consumer to a residential mortgage loan if:

- the creditor is a depository institution and has informed the mortgage originator that it intends to hold the loan on its balance sheet for the life of the loan, and
- the mortgage originator informs the consumer that the creditor intends to do so.

## Actions Timeline

---

- **Nov 19, 2015:** Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
- **Nov 18, 2015:** Considered under the provisions of rule H. Res. 529. (consideration: CR H8311-8322)
- **Nov 18, 2015:** DEBATE - Pursuant to the provisions of H. Res. 529, the House proceeded with one hour of general debate on H.R. 1210.
- **Nov 18, 2015:** The previous question was ordered pursuant to the rule. (consideration: CR H8319)
- **Nov 18, 2015:** Mr. Thompson (CA) moved to recommit with instructions to the Committee on Financial Services. (consideration: CR H8319-8321; text: CR H8319)
- **Nov 18, 2015:** DEBATE - The House proceeded with 10 minutes of debate on the Thompson (CA) motion to recommit with instructions. The instructions contained in the motion seek to require the bill to be reported back to the House with an amendment pending a reservation of a point of order. Subsequently, the reservation was removed. The amendment retains features of the Qualified Mortgage rule with respect to consumers who are veterans and members of the Armed Forces.
- **Nov 18, 2015:** The previous question on the motion to recommit with instructions was ordered without objection. (consideration: CR H8320)
- **Nov 18, 2015:** On motion to recommit with instructions Failed by the Yeas and Nays: 184 - 242 (Roll no. 635).
- **Nov 18, 2015:** Passed/agreed to in House: On passage Passed by the Yeas and Nays: 255 - 174 (Roll no. 636).(text: CR H8312)
- **Nov 18, 2015:** On passage Passed by the Yeas and Nays: 255 - 174 (Roll no. 636). (text: CR H8312)
- **Nov 18, 2015:** Motion to reconsider laid on the table Agreed to without objection.
- **Nov 17, 2015:** Rules Committee Resolution H. Res. 529 Reported to House. Rule provides for consideration of H.R. 1210 and H.R. 3189. Previous question shall be considered as ordered without intervening motions except motion to recommit with or without instructions. Measure will be considered read. Rule provides that H.R. 1210 shall be amended by the text of Rules Committee Print 114-34 and that the amendment printed in part A of the report from the Committee on Rules shall be separately debatable for 10 minutes. H.R. 3189 shall be amended by the text of Rules Committee Print 114-35 and modified by the amendment printed in Part B of the report. No further amendments other than those printed in Part C of the report shall be in order for H.R. 3189.
- **Nov 16, 2015:** Reported by the Committee on Financial Services. H. Rept. 114-330.
- **Nov 16, 2015:** Placed on the Union Calendar, Calendar No. 251.
- **Jul 29, 2015:** Committee Consideration and Mark-up Session Held.
- **Jul 29, 2015:** Ordered to be Reported by the Yeas and Nays: 38 - 18.
- **Jul 28, 2015:** Committee Consideration and Mark-up Session Held.
- **Jun 11, 2015:** Hearings Held by the Subcommittee on Financial Institutions and Consumer Credit Prior to Referral.
- **Apr 16, 2015:** Committee on Banking, Housing, and Urban Affairs. Hearings held. Hearings printed: S.Hrg. 114-49.
- **Mar 3, 2015:** Introduced in House
- **Mar 3, 2015:** 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)