

HR 1737

Reforming CFPB Indirect Auto Financing Guidance Act

Congress: 114 (2015–2017, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Apr 13, 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/1737>

Sponsor

Name: Rep. Guinta, Frank C. [R-NH-1]

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

Cosponsors (166 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Beatty, Joyce [D-OH-3]	D · OH		Apr 13, 2015
Rep. Kildee, Daniel T. [D-MI-5]	D · MI		Apr 13, 2015
Rep. Perlmutter, Ed [D-CO-7]	D · CO		Apr 13, 2015
Rep. Scott, David [D-GA-13]	D · GA		Apr 13, 2015
Rep. Sherman, Brad [D-CA-30]	D · CA		Apr 13, 2015
Rep. Stivers, Steve [R-OH-15]	R · OH		Apr 13, 2015
Rep. Stutzman, Marlin A. [R-IN-3]	R · IN		Apr 13, 2015
Rep. Williams, Roger [R-TX-25]	R · TX		Apr 13, 2015
Rep. Barr, Andy [R-KY-6]	R · KY		Apr 15, 2015
Rep. Bishop, Sanford D., Jr. [D-GA-2]	D · GA		Apr 15, 2015
Rep. Cooper, Jim [D-TN-5]	D · TN		Apr 15, 2015
Rep. Dold, Robert J. [R-IL-10]	R · IL		Apr 15, 2015
Rep. Neugebauer, Randy [R-TX-19]	R · TX		Apr 15, 2015
Rep. Frankel, Lois [D-FL-22]	D · FL		Apr 16, 2015
Rep. Gibson, Christopher P. [R-NY-19]	R · NY		Apr 16, 2015
Rep. Lummis, Cynthia M. [R-WY-At Large]	R · WY		Apr 16, 2015
Rep. Chabot, Steve [R-OH-1]	R · OH		Apr 21, 2015
Rep. Gibbs, Bob [R-OH-7]	R · OH		Apr 21, 2015
Rep. Joyce, David P. [R-OH-14]	R · OH		Apr 21, 2015
Rep. Kuster, Ann M. [D-NH-2]	D · NH		Apr 21, 2015
Rep. Lipinski, Daniel [D-IL-3]	D · IL		Apr 21, 2015
Rep. Ryan, Tim [D-OH-13]	D · OH		Apr 21, 2015
Rep. Schrader, Kurt [D-OR-5]	D · OR		Apr 21, 2015
Rep. Sinema, Kyrsten [D-AZ-9]	D · AZ		Apr 21, 2015
Rep. Tiberi, Patrick J. [R-OH-12]	R · OH		Apr 21, 2015
Rep. Tipton, Scott R. [R-CO-3]	R · CO		Apr 21, 2015
Rep. Wenstrup, Brad R. [R-OH-2]	R · OH		Apr 21, 2015
Del. Bordallo, Madeleine Z. [D-GU-At Large]	D · GU		Apr 22, 2015
Rep. Duckworth, Tammy [D-IL-8]	D · IL		Apr 22, 2015
Rep. Guthrie, Brett [R-KY-2]	R · KY		Apr 22, 2015
Rep. Latta, Robert E. [R-OH-5]	R · OH		Apr 22, 2015
Rep. Ashford, Brad [D-NE-2]	D · NE		Apr 28, 2015
Rep. Johnson, Sam [R-TX-3]	R · TX		Apr 28, 2015
Rep. Murphy, Patrick [D-FL-18]	D · FL		Apr 28, 2015
Rep. Bucshon, Larry [R-IN-8]	R · IN		Apr 30, 2015
Rep. Cuellar, Henry [D-TX-28]	D · TX		Apr 30, 2015
Rep. Duffy, Sean P. [R-WI-7]	R · WI		Apr 30, 2015
Rep. Hultgren, Randy [R-IL-14]	R · IL		Apr 30, 2015
Rep. Turner, Michael R. [R-OH-10]	R · OH		Apr 30, 2015
Rep. Wilson, Frederica S. [D-FL-24]	D · FL		Apr 30, 2015
Rep. Bustos, Cheri [D-IL-17]	D · IL		May 12, 2015

Cosponsor	Party / State	Role	Date Joined
Rep. DelBene, Suzan K. [D-WA-1]	D · WA		May 12, 2015
Rep. Fincher, Stephen Lee [R-TN-8]	R · TN		May 12, 2015
Rep. Graves, Garret [R-LA-6]	R · LA		May 12, 2015
Rep. Graves, Tom [R-GA-14]	R · GA		May 12, 2015
Rep. Green, Gene [D-TX-29]	D · TX		May 12, 2015
Rep. Hastings, Alcee L. [D-FL-20]	D · FL		May 12, 2015
Rep. Hill, J. French [R-AR-2]	R · AR		May 12, 2015
Rep. Hinojosa, Ruben [D-TX-15]	D · TX		May 12, 2015
Rep. Israel, Steve [D-NY-3]	D · NY		May 12, 2015
Rep. Jackson Lee, Sheila [D-TX-18]	D · TX		May 12, 2015
Rep. Johnson, Bill [R-OH-6]	R · OH		May 12, 2015
Rep. Luetkemeyer, Blaine [R-MO-3]	R · MO		May 12, 2015
Rep. McHenry, Patrick T. [R-NC-10]	R · NC		May 12, 2015
Rep. Renacci, James B. [R-OH-16]	R · OH		May 12, 2015
Rep. Ribble, Reid J. [R-WI-8]	R · WI		May 12, 2015
Rep. Swalwell, Eric [D-CA-15]	D · CA		May 12, 2015
Rep. Welch, Peter [D-VT-At Large]	D · VT		May 12, 2015
Rep. Kind, Ron [D-WI-3]	D · WI		May 13, 2015
Rep. MacArthur, Thomas [R-NJ-3]	R · NJ		May 13, 2015
Rep. Loebsack, David [D-IA-2]	D · IA		May 14, 2015
Rep. Olson, Pete [R-TX-22]	R · TX		May 14, 2015
Rep. Paulsen, Erik [R-MN-3]	R · MN		May 14, 2015
Rep. Sanchez, Loretta [D-CA-46]	D · CA		May 14, 2015
Rep. Sensenbrenner, F. James, Jr. [R-WI-5]	R · WI		May 14, 2015
Rep. Sessions, Pete [R-TX-32]	R · TX		May 14, 2015
Rep. Hartzler, Vicky [R-MO-4]	R · MO		May 15, 2015
Rep. Herrera Beutler, Jaime [R-WA-3]	R · WA		May 15, 2015
Rep. Pearce, Stevan [R-NM-2]	R · NM		May 15, 2015
Rep. Titus, Dina [D-NV-1]	D · NV		May 15, 2015
Rep. Veasey, Marc A. [D-TX-33]	D · TX		May 15, 2015
Rep. Brownley, Julia [D-CA-26]	D · CA		May 19, 2015
Rep. Palazzo, Steven M. [R-MS-4]	R · MS		May 19, 2015
Rep. Schweikert, David [R-AZ-6]	R · AZ		May 19, 2015
Rep. Vargas, Juan [D-CA-51]	D · CA		May 20, 2015
Rep. Gosar, Paul A. [R-AZ-4]	R · AZ		May 21, 2015
Rep. Messer, Luke [R-IN-6]	R · IN		May 21, 2015
Rep. Walz, Timothy J. [D-MN-1]	D · MN		May 21, 2015
Rep. Hanna, Richard L. [R-NY-22]	R · NY		Jun 2, 2015
Rep. Stefanik, Elise M. [R-NY-21]	R · NY		Jun 2, 2015
Rep. Vela, Filemon [D-TX-34]	D · TX		Jun 2, 2015
Rep. Yoder, Kevin [R-KS-3]	R · KS		Jun 2, 2015
Rep. Connolly, Gerald E. [D-VA-11]	D · VA		Jun 10, 2015

Cosponsor	Party / State	Role	Date Joined
Rep. Doyle, Michael F. [D-PA-14]	D · PA		Jun 10, 2015
Rep. Emmer, Tom [R-MN-6]	R · MN		Jun 10, 2015
Rep. Pascrell, Bill, Jr. [D-NJ-9]	D · NJ		Jun 10, 2015
Rep. Posey, Bill [R-FL-8]	R · FL		Jun 10, 2015
Rep. Valadao, David G. [R-CA-21]	R · CA		Jun 10, 2015
Rep. Westmoreland, Lynn A. [R-GA-3]	R · GA		Jun 10, 2015
Rep. Babin, Brian [R-TX-36]	R · TX		Jun 16, 2015
Rep. Duncan, John J., Jr. [R-TN-2]	R · TN		Jun 16, 2015
Rep. Graham, Gwen [D-FL-2]	D · FL		Jun 16, 2015
Rep. Jolly, David W. [R-FL-13]	R · FL		Jun 16, 2015
Rep. Kilmer, Derek [D-WA-6]	D · WA		Jun 16, 2015
Rep. Lamborn, Doug [R-CO-5]	R · CO		Jun 16, 2015
Rep. Mulvaney, Mick [R-SC-5]	R · SC		Jun 16, 2015
Rep. Rice, Kathleen M. [D-NY-4]	D · NY		Jun 16, 2015
Rep. Walberg, Tim [R-MI-7]	R · MI		Jun 16, 2015
Rep. Brady, Robert A. [D-PA-1]	D · PA		Jun 23, 2015
Rep. Collins, Chris [R-NY-27]	R · NY		Jun 23, 2015
Rep. Courtney, Joe [D-CT-2]	D · CT		Jun 23, 2015
Rep. Marchant, Kenny [R-TX-24]	R · TX		Jun 23, 2015
Rep. Simpson, Michael K. [R-ID-2]	R · ID		Jun 23, 2015
Rep. Esty, Elizabeth H. [D-CT-5]	D · CT		Jun 25, 2015
Rep. Gabbard, Tulsi [D-HI-2]	D · HI		Jun 25, 2015
Rep. Young, David [R-IA-3]	R · IA		Jun 25, 2015
Rep. Brooks, Susan W. [R-IN-5]	R · IN		Jul 7, 2015
Rep. Costa, Jim [D-CA-16]	D · CA		Jul 7, 2015
Rep. Grothman, Glenn [R-WI-6]	R · WI		Jul 7, 2015
Rep. Jordan, Jim [R-OH-4]	R · OH		Jul 7, 2015
Rep. Katko, John [R-NY-24]	R · NY		Jul 7, 2015
Rep. Takai, Mark [D-HI-1]	D · HI		Jul 7, 2015
Rep. Peterson, Collin C. [D-MN-7]	D · MN		Jul 8, 2015
Rep. Torres, Norma J. [D-CA-35]	D · CA		Jul 8, 2015
Rep. Wasserman Schultz, Debbie [D-FL-23]	D · FL		Jul 8, 2015
Rep. Rothfus, Keith J. [R-PA-12]	R · PA		Jul 9, 2015
Rep. Wagner, Ann [R-MO-2]	R · MO		Jul 9, 2015
Rep. Goodlatte, Bob [R-VA-6]	R · VA		Jul 14, 2015
Rep. King, Peter T. [R-NY-2]	R · NY		Jul 14, 2015
Rep. Hurt, Robert [R-VA-5]	R · VA		Jul 21, 2015
Rep. Lieu, Ted [D-CA-33]	D · CA		Jul 21, 2015
Rep. Quigley, Mike [D-IL-5]	D · IL		Jul 21, 2015
Rep. Trott, David A. [R-MI-11]	R · MI		Jul 21, 2015
Rep. O'Rourke, Beto [D-TX-16]	D · TX		Jul 27, 2015
Rep. McMorris Rodgers, Cathy [R-WA-5]	R · WA		Jul 28, 2015

Cosponsor	Party / State	Role	Date Joined
Rep. Pittenger, Robert [R-NC-9]	R · NC		Jul 28, 2015
Rep. Barletta, Lou [R-PA-11]	R · PA		Sep 9, 2015
Rep. Brat, Dave [R-VA-7]	R · VA		Sep 9, 2015
Rep. Kirkpatrick, Ann [D-AZ-1]	D · AZ		Sep 9, 2015
Rep. Smith, Lamar [R-TX-21]	R · TX		Sep 9, 2015
Rep. Huffman, Jared [D-CA-2]	D · CA		Sep 10, 2015
Rep. Zeldin, Lee M. [R-NY-1]	R · NY		Sep 10, 2015
Rep. Lance, Leonard [R-NJ-7]	R · NJ		Sep 24, 2015
Rep. Granger, Kay [R-TX-12]	R · TX		Sep 25, 2015
Rep. Cramer, Kevin [R-ND-At Large]	R · ND		Sep 28, 2015
Rep. Aguilar, Pete [D-CA-31]	D · CA		Sep 29, 2015
Rep. Black, Diane [R-TN-6]	R · TN		Sep 29, 2015
Rep. Harper, Gregg [R-MS-3]	R · MS		Sep 29, 2015
Rep. Abraham, Ralph Lee [R-LA-5]	R · LA		Oct 1, 2015
Rep. Castor, Kathy [D-FL-14]	D · FL		Oct 1, 2015
Rep. Garrett, Scott [R-NJ-5]	R · NJ		Oct 1, 2015
Rep. Grayson, Alan [D-FL-9]	D · FL		Oct 1, 2015
Rep. Griffith, H. Morgan [R-VA-9]	R · VA		Oct 1, 2015
Rep. Rigell, E. Scott [R-VA-2]	R · VA		Oct 1, 2015
Rep. Rouzer, David [R-NC-7]	R · NC		Oct 1, 2015
Rep. Sires, Albio [D-NJ-8]	D · NJ		Oct 1, 2015
Rep. Brown, Corrine [D-FL-5]	D · FL		Oct 6, 2015
Rep. Crawford, Eric A. "Rick" [R-AR-1]	R · AR		Oct 6, 2015
Rep. Love, Mia B. [R-UT-4]	R · UT		Oct 6, 2015
Rep. Pompeo, Mike [R-KS-4]	R · KS		Oct 6, 2015
Rep. Zinke, Ryan K. [R-MT-At Large]	R · MT		Oct 6, 2015
Rep. Allen, Rick W. [R-GA-12]	R · GA		Oct 7, 2015
Rep. Hudson, Richard [R-NC-8]	R · NC		Oct 7, 2015
Rep. Norcross, Donald [D-NJ-1]	D · NJ		Oct 7, 2015
Rep. Nunes, Devin [R-CA-22]	R · CA		Oct 7, 2015
Rep. Bishop, Rob [R-UT-1]	R · UT		Oct 21, 2015
Rep. Coffman, Mike [R-CO-6]	R · CO		Oct 21, 2015
Rep. Jenkins, Lynn [R-KS-2]	R · KS		Oct 21, 2015
Rep. Marino, Tom [R-PA-10]	R · PA		Oct 21, 2015
Rep. Holding, George [R-NC-13]	R · NC		Oct 22, 2015
Rep. Maloney, Sean Patrick [D-NY-18]	D · NY		Oct 22, 2015
Rep. Huelskamp, Tim [R-KS-1]	R · KS		Oct 26, 2015
Rep. Kelly, Mike [R-PA-3]	R · PA		Oct 26, 2015
Rep. Loudermilk, Barry [R-GA-11]	R · GA		Oct 26, 2015
Rep. McKinley, David B. [R-WV-1]	R · WV		Oct 26, 2015
Rep. Farr, Sam [D-CA-20]	D · CA		Nov 3, 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	Dec 20, 2016: Placed on the Union Calendar, Calendar No. 693.
114 S 2663	Related bill	Apr 7, 2016: Committee on Banking, Housing, and Urban Affairs. Hearings held. Hearings printed: S.Hrg. 114-520.
114 HRES 526	Related bill	Nov 17, 2015: Motion to reconsider laid on the table Agreed to without objection.

Summary (as of Nov 18, 2015)

Reforming CFPB Indirect Auto Financing Guidance Act

(Sec. 2) 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.

(Sec. 3) 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, and the Department of Justice; and
- study the costs and impacts of the guidance to consumers and women-owned, minority-owned, veteran-owned, and small businesses, including consumers and small businesses in rural areas.

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. 526. (consideration: CR H8297-8311; text of measure as reported in House: CR H8309)
- **Nov 18, 2015:** Rule provides for consideration of H.R. 1737 and H.R. 511. Previous question shall be considered as ordered without intervening motions except motion to recommit with or without instructions. For the purposes of requesting a conference with the Senate, the resolution provides that the House has taken S. 1177 from the Speaker's table, adopts an amendment in the nature of a substitute consisting of the text of H.R. 5, as passed by the House and adopts S. 1177, as amended. The resolution makes in order only those amendments to H.R. 1737 printed in the report. H.R. 511 shall be considered under a closed rule.
- **Nov 18, 2015:** House resolved itself into the Committee of the Whole House on the state of the Union pursuant to H. Res. 526 and Rule XVIII.
- **Nov 18, 2015:** The Speaker designated the Honorable Ted Poe to act as Chairman of the Committee.
- **Nov 18, 2015:** GENERAL DEBATE - The Committee of the Whole proceeded with one hour of general debate on H.R. 1737.
- **Nov 18, 2015:** DEBATE - Pursuant to the provisions of H. Res. 526, the Committee of the Whole proceeded with 10 minutes of debate on the Gosar amendment No. 1.
- **Nov 18, 2015:** DEBATE - Pursuant to the provisions of H. Res. 526, the Committee of the Whole proceeded with 10 minutes of debate on the Smith (MO) amendment No. 2.
- **Nov 18, 2015:** DEBATE - Pursuant to the provisions of H. Res. 526, the Committee of the Whole proceeded with 10 minutes of debate on the Sewell amendment No. 3.
- **Nov 18, 2015:** The House rose from the Committee of the Whole House on the state of the Union to report H.R. 1737.
- **Nov 18, 2015:** The previous question was ordered pursuant to the rule. (consideration: CR H8311)
- **Nov 18, 2015:** The House adopted the amendments en gross as agreed to by the Committee of the Whole House on the state of the Union.
- **Nov 18, 2015:** POSTPONED ROLL CALL VOTE - The Chair put the question on passage of H.R. 1737 and by voice vote, announced that the ayes had prevailed. Mr. Guinta demanded the yeas and nays and the Chair postponed further proceedings on the question of passage until a time to be announced.
- **Nov 18, 2015:** Considered as unfinished business. (consideration: CR H8322)
- **Nov 18, 2015:** Passed/agreed to in House: On passage Passed by the Yeas and Nays: 332 - 96 (Roll no. 637).
- **Nov 18, 2015:** On passage Passed by the Yeas and Nays: 332 - 96 (Roll no. 637).
- **Nov 18, 2015:** Motion to reconsider laid on the table Agreed to without objection.
- **Nov 16, 2015:** Rules Committee Resolution H. Res. 526 Reported to House. Rule provides for consideration of H.R. 1737 and H.R. 511. Previous question shall be considered as ordered without intervening motions except motion to recommit with or without instructions. For the purposes of requesting a conference with the Senate, the resolution provides that the House has taken S. 1177 from the Speaker's table, adopts an amendment in the nature of a substitute consisting of the text of H.R. 5, as passed by the House and adopts S. 1177, as amended. The resolution makes in order only those amendments to H.R. 1737 printed in the report. H.R. 511 shall be considered under a closed rule.
- **Nov 9, 2015:** Reported by the Committee on Financial Services. H. Rept. 114-329.
- **Nov 9, 2015:** Placed on the Union Calendar, Calendar No. 250.
- **Jul 29, 2015:** Committee Consideration and Mark-up Session Held.
- **Jul 29, 2015:** Ordered to be Reported by the Yeas and Nays: 47 - 10.
- **Jun 11, 2015:** Hearings Held by the Subcommittee on Financial Institutions and Consumer Credit Prior to Referral.
- **Apr 13, 2015:** Introduced in House
- **Apr 13, 2015:** Referred to the House Committee on Financial Services.