

HR 2133

CLEAR Act of 2017

Congress: 115 (2017–2019, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Apr 25, 2017

Current Status: Hearings Held by the Subcommittee on Financial Institutions and Consumer Credit Prior to Referral.

Latest Action: Hearings Held by the Subcommittee on Financial Institutions and Consumer Credit Prior to Referral. (Jul 12, 2017)

Official Text: <https://www.congress.gov/bill/115th-congress/house-bill/2133>

Sponsor

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

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

Cosponsors (55 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Emmer, Tom [R-MN-6]	R · MN		Apr 28, 2017
Rep. Sessions, Pete [R-TX-32]	R · TX		Apr 28, 2017
Rep. Cramer, Kevin [R-ND-At Large]	R · ND		May 4, 2017
Rep. Crawford, Eric A. "Rick" [R-AR-1]	R · AR		May 4, 2017
Rep. Davis, Rodney [R-IL-13]	R · IL		May 4, 2017
Rep. Faso, John J. [R-NY-19]	R · NY		May 4, 2017
Rep. Hultgren, Randy [R-IL-14]	R · IL		May 17, 2017
Rep. Lewis, Jason [R-MN-2]	R · MN		May 17, 2017
Rep. Paulsen, Erik [R-MN-3]	R · MN		May 24, 2017
Rep. Rothfus, Keith J. [R-PA-12]	R · PA		May 24, 2017
Rep. Pearce, Stevan [R-NM-2]	R · NM		Jun 6, 2017
Rep. Reed, Tom [R-NY-23]	R · NY		Jun 6, 2017
Rep. Wittman, Robert J. [R-VA-1]	R · VA		Jun 6, 2017
Rep. Budd, Ted [R-NC-13]	R · NC		Jun 27, 2017
Rep. Culberson, John Abney [R-TX-7]	R · TX		Jun 27, 2017
Rep. Harper, Gregg [R-MS-3]	R · MS		Jun 27, 2017
Rep. Zeldin, Lee M. [R-NY-1]	R · NY		Jun 27, 2017
Rep. Bost, Mike [R-IL-12]	R · IL		Jul 11, 2017
Rep. Ross, Dennis A. [R-FL-15]	R · FL		Jul 11, 2017
Rep. Trott, David A. [R-MI-11]	R · MI		Jul 11, 2017
Rep. Williams, Roger [R-TX-25]	R · TX		Jul 11, 2017
Rep. Loudermilk, Barry [R-GA-11]	R · GA		Jul 14, 2017
Rep. Mooney, Alexander X. [R-WV-2]	R · WV		Jul 14, 2017
Rep. Roe, David P. [R-TN-1]	R · TN		Jul 14, 2017
Rep. Stivers, Steve [R-OH-15]	R · OH		Jul 14, 2017
Rep. Kustoff, David [R-TN-8]	R · TN		Jul 20, 2017
Rep. Latta, Robert E. [R-OH-5]	R · OH		Jul 20, 2017
Rep. Renacci, James B. [R-OH-16]	R · OH		Jul 20, 2017
Rep. Walberg, Tim [R-MI-7]	R · MI		Jul 20, 2017
Rep. Arrington, Jodey C. [R-TX-19]	R · TX		Jul 26, 2017
Rep. Fitzpatrick, Brian K. [R-PA-8]	R · PA		Jul 26, 2017
Rep. Bilirakis, Gus M. [R-FL-12]	R · FL		Aug 29, 2017
Rep. Buchanan, Vern [R-FL-16]	R · FL		Aug 29, 2017
Rep. Curbelo, Carlos [R-FL-26]	R · FL		Aug 29, 2017
Rep. Diaz-Balart, Mario [R-FL-25]	R · FL		Aug 29, 2017
Rep. Dunn, Neal P. [R-FL-2]	R · FL		Aug 29, 2017
Rep. LaHood, Darin [R-IL-18]	R · IL		Aug 29, 2017
Rep. Posey, Bill [R-FL-8]	R · FL		Aug 29, 2017
Rep. Womack, Steve [R-AR-3]	R · AR		Aug 29, 2017
Rep. Carter, John R. [R-TX-31]	R · TX		Sep 7, 2017
Rep. DeSantis, Ron [R-FL-6]	R · FL		Sep 7, 2017

Cosponsor	Party / State	Role	Date Joined
Rep. Hollingsworth, Trey [R-IN-9]	R · IN		Sep 7, 2017
Rep. Davidson, Warren [R-OH-8]	R · OH		Sep 25, 2017
Rep. Estes, Ron [R-KS-4]	R · KS		Sep 25, 2017
Rep. Webster, Daniel [R-FL-11]	R · FL		Sep 25, 2017
Rep. Yoho, Ted S. [R-FL-3]	R · FL		Sep 25, 2017
Rep. Cole, Tom [R-OK-4]	R · OK		Oct 4, 2017
Rep. Fleischmann, Charles J. "Chuck" [R-TN-3]	R · TN		Oct 4, 2017
Rep. Rutherford, John H. [R-FL-4]	R · FL		Oct 4, 2017
Rep. Ratcliffe, John [R-TX-4]	R · TX		Oct 6, 2017
Rep. Johnson, Sam [R-TX-3]	R · TX		Oct 12, 2017
Rep. Mitchell, Paul [R-MI-10]	R · MI		Oct 12, 2017
Rep. Rooney, Francis [R-FL-19]	R · FL		Oct 12, 2017
Rep. Kinzinger, Adam [R-IL-16]	R · IL		Feb 15, 2018
Rep. Norman, Ralph [R-SC-5]	R · SC		Feb 15, 2018

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Hearings By (subcommittee)	Jul 12, 2017

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
115 HR 3221	Related bill	Mar 8, 2018: Placed on the Union Calendar, Calendar No. 448.
115 HR 2226	Related bill	Mar 7, 2018: Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
115 HR 2954	Related bill	Jan 19, 2018: Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
115 HR 2706	Related bill	Dec 12, 2017: Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
115 S 2013	Related bill	Oct 26, 2017: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
115 HR 1948	Related bill	Apr 5, 2017: Referred to the House Committee on Financial Services.

Community Lending Enhancement and Regulatory Relief Act of 2017 or the CLEARR Act of 2017

This bill

- exempts small banks from certain mortgage escrow requirements and from mandatory disclosures of loan servicing transfers;
- exempts small mortgage loans from specified property appraisal requirements;
- requires federal banking agencies to revise regulations regarding capital requirements for mortgage servicing assets;
- modifies the authority of the Consumer Financial Protection Bureau (CFPB) over unfair, deceptive, or abusive acts;
- limits the institutions over which the CFPB has a supervisory role;
- limits prohibitions on discrimination under the Equal Credit Opportunity Act and the Fair Housing Act to intentional acts;
- modifies certain mortgage loan recordkeeping and disclosure requirements;
- limits the authority of a federal banking agency to request or order a deposit institution to terminate a customer account;
- limits the liability of creditors and mortgage originators for violating certain ability-to-pay requirements; and
- otherwise modifies provisions related to financial institutions.

Actions Timeline

- **Jul 12, 2017:** Hearings Held by the Subcommittee on Financial Institutions and Consumer Credit Prior to Referral.
- **Apr 25, 2017:** Introduced in House
- **Apr 25, 2017:** Referred to the House Committee on Financial Services.