

## S 331

### Home Loan Quality Transparency Act of 2019

**Congress:** 116 (2019–2021, Ended)

**Chamber:** Senate

**Policy Area:** Finance and Financial Sector

**Introduced:** Feb 5, 2019

**Current Status:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

**Latest Action:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Feb 5, 2019)

**Official Text:** <https://www.congress.gov/bill/116th-congress/senate-bill/331>

## Sponsor

**Name:** Sen. Cortez Masto, Catherine [D-NV]

**Party:** Democratic • **State:** NV • **Chamber:** Senate

## Cosponsors (15 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Booker, Cory A. [D-NJ]	D · NJ		Feb 5, 2019
Sen. Cantwell, Maria [D-WA]	D · WA		Feb 5, 2019
Sen. Duckworth, Tammy [D-IL]	D · IL		Feb 5, 2019
Sen. Durbin, Richard J. [D-IL]	D · IL		Feb 5, 2019
Sen. Feinstein, Dianne [D-CA]	D · CA		Feb 5, 2019
Sen. Gillibrand, Kirsten E. [D-NY]	D · NY		Feb 5, 2019
Sen. Harris, Kamala D. [D-CA]	D · CA		Feb 5, 2019
Sen. Menendez, Robert [D-NJ]	D · NJ		Feb 5, 2019
Sen. Smith, Tina [D-MN]	D · MN		Feb 5, 2019
Sen. Van Hollen, Chris [D-MD]	D · MD		Feb 5, 2019
Sen. Warren, Elizabeth [D-MA]	D · MA		Feb 5, 2019
Sen. Wyden, Ron [D-OR]	D · OR		Feb 5, 2019
Sen. Blumenthal, Richard [D-CT]	D · CT		Feb 7, 2019
Sen. Brown, Sherrod [D-OH]	D · OH		Apr 30, 2019
Sen. Klobuchar, Amy [D-MN]	D · MN		Jul 23, 2019

## Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Feb 5, 2019

## Subjects & Policy Tags

### Policy Area:

Finance and Financial Sector

## Related Bills

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Bill	Relationship	Last Action
116 HR 1500	Related bill	May 23, 2019: Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
116 HR 963	Identical bill	Feb 5, 2019: Referred to the House Committee on Financial Services.

## Summary (as of Feb 5, 2019)

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### Home Loan Quality Transparency Act of 2019

This bill expands requirements for public disclosures by depository institutions and credit unions regarding mortgages and home equity lines of credit. Specifically, institutions originating fewer than 500 mortgage loans or open-end lines of credit annually are no longer exempt from certain financial reporting.

## Actions Timeline

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- Feb 5, 2019: Introduced in Senate
- Feb 5, 2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.