

HR 7661

Trigger Leads Abatement Act of 2022

Congress: 117 (2021–2023, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: May 3, 2022

Current Status: Referred to the House Committee on Financial Services.

Latest Action: Referred to the House Committee on Financial Services. (May 3, 2022)

Official Text: <https://www.congress.gov/bill/117th-congress/house-bill/7661>

Sponsor

Name: Rep. Torres, Ritchie [D-NY-15]

Party: Democratic • **State:** NY • **Chamber:** House

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	May 3, 2022

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Summary (as of May 3, 2022)

Trigger Leads Abatement Act of 2022

This bill prohibits credit reporting agencies from providing a credit report not initiated by a consumer if the report is being provided on the basis that the consumer has had a credit inquiry regarding a home mortgage loan. This practice, known as producing a trigger lead, provides notice to other mortgage lenders that the consumer is seeking a mortgage loan.

Actions Timeline

- **May 3, 2022:** Introduced in House
- **May 3, 2022:** Referred to the House Committee on Financial Services.