

HR 2656

Trigger Leads Abatement Act of 2023

Congress: 118 (2023–2025, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Apr 17, 2023

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

Latest Action: Referred to the House Committee on Financial Services. (Apr 17, 2023)

Official Text: <https://www.congress.gov/bill/118th-congress/house-bill/2656>

Sponsor

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

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

Cosponsors (6 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Case, Ed [D-HI-1]	D · HI		May 5, 2023
Rep. Steube, W. Gregory [R-FL-17]	R · FL		May 16, 2023
Rep. Levin, Mike [D-CA-49]	D · CA		Jun 12, 2023
Rep. Tlaib, Rashida [D-MI-12]	D · MI		Aug 11, 2023
Rep. Blumenauer, Earl [D-OR-3]	D · OR		Sep 26, 2023
Rep. Panetta, Jimmy [D-CA-19]	D · CA		Feb 23, 2024

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Apr 17, 2023

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Summary (as of Apr 17, 2023)

Trigger Leads Abatement Act of 2023

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

- **Apr 17, 2023:** Introduced in House
- **Apr 17, 2023:** Referred to the House Committee on Financial Services.