

HR 2928

Responsible Borrower Protection Act of 2023

Congress: 118 (2023–2025, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Apr 27, 2023

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

Latest Action: Referred to the House Committee on Financial Services. (Apr 27, 2023)

Official Text: <https://www.congress.gov/bill/118th-congress/house-bill/2928>

Sponsor

Name: Rep. Biggs, Andy [R-AZ-5]

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

Cosponsors (45 total)

| Cosponsor | Party / State | Role | Date Joined |
|--|----------------------|-------------|--------------------|
| Rep. Babin, Brian [R-TX-36] | R · TX | | Apr 27, 2023 |
| Rep. Balderson, Troy [R-OH-12] | R · OH | | Apr 27, 2023 |
| Rep. Bean, Aaron [R-FL-4] | R · FL | | Apr 27, 2023 |
| Rep. Bishop, Dan [R-NC-8] | R · NC | | Apr 27, 2023 |
| Rep. Boebert, Lauren [R-CO-3] | R · CO | | Apr 27, 2023 |
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| Rep. Burlison, Eric [R-MO-7] | R · MO | | Apr 27, 2023 |
| Rep. Carl, Jerry L. [R-AL-1] | R · AL | | Apr 27, 2023 |
| Rep. Carter, Earl L. "Buddy" [R-GA-1] | R · GA | | Apr 27, 2023 |
| Rep. Cloud, Michael [R-TX-27] | R · TX | | Apr 27, 2023 |
| Rep. Donalds, Byron [R-FL-19] | R · FL | | Apr 27, 2023 |
| Rep. Finstad, Brad [R-MN-1] | R · MN | | Apr 27, 2023 |
| Rep. Fry, Russell [R-SC-7] | R · SC | | Apr 27, 2023 |
| Rep. Good, Bob [R-VA-5] | R · VA | | Apr 27, 2023 |
| Rep. Gosar, Paul A. [R-AZ-9] | R · AZ | | Apr 27, 2023 |
| Rep. Grothman, Glenn [R-WI-6] | R · WI | | Apr 27, 2023 |
| Rep. Guthrie, Brett [R-KY-2] | R · KY | | Apr 27, 2023 |
| Rep. Johnson, Dusty [R-SD-At Large] | R · SD | | Apr 27, 2023 |
| Rep. LaMalfa, Doug [R-CA-1] | R · CA | | Apr 27, 2023 |
| Rep. Lawler, Michael [R-NY-17] | R · NY | | Apr 27, 2023 |
| Rep. Luna, Anna Paulina [R-FL-13] | R · FL | | Apr 27, 2023 |
| Rep. Mast, Brian J. [R-FL-21] | R · FL | | Apr 27, 2023 |
| Rep. McCormick, Richard [R-GA-6] | R · GA | | Apr 27, 2023 |
| Rep. Mooney, Alexander X. [R-WV-2] | R · WV | | Apr 27, 2023 |
| Rep. Moore, Barry [R-AL-2] | R · AL | | Apr 27, 2023 |
| Rep. Ogles, Andrew [R-TN-5] | R · TN | | Apr 27, 2023 |
| Rep. Palmer, Gary J. [R-AL-6] | R · AL | | Apr 27, 2023 |
| Rep. Perry, Scott [R-PA-10] | R · PA | | Apr 27, 2023 |
| Rep. Rosendale Sr., Matthew M. [R-MT-2] | R · MT | | Apr 27, 2023 |
| Rep. Roy, Chip [R-TX-21] | R · TX | | Apr 27, 2023 |
| Rep. Self, Keith [R-TX-3] | R · TX | | Apr 27, 2023 |
| Rep. Stewart, Chris [R-UT-2] | R · UT | | Apr 27, 2023 |
| Rep. Tiffany, Thomas P. [R-WI-7] | R · WI | | Apr 27, 2023 |
| Rep. Weber, Randy K., Sr. [R-TX-14] | R · TX | | Apr 27, 2023 |
| Rep. Yakym, Rudy [R-IN-2] | R · IN | | Apr 27, 2023 |
| Rep. Clyde, Andrew S. [R-GA-9] | R · GA | | May 5, 2023 |
| Rep. Hageman, Harriet M. [R-WY-At Large] | R · WY | | May 5, 2023 |
| Rep. Van Drew, Jefferson [R-NJ-2] | R · NJ | | May 5, 2023 |
| Rep. Bost, Mike [R-IL-12] | R · IL | | May 11, 2023 |
| Rep. McMorris Rodgers, Cathy [R-WA-5] | R · WA | | May 11, 2023 |
| Rep. Fischbach, Michelle [R-MN-7] | R · MN | | May 15, 2023 |

| Cosponsor | Party / State | Role | Date Joined |
|-------------------------------|---------------|------|--------------|
| Rep. Smucker, Lloyd [R-PA-11] | R · PA | | May 17, 2023 |
| Rep. Strong, Dale W. [R-AL-5] | R · AL | | May 22, 2023 |
| Rep. Cline, Ben [R-VA-6] | R · VA | | May 25, 2023 |
| Rep. Lesko, Debbie [R-AZ-8] | R · AZ | | Jun 5, 2023 |

Committee Activity

| Committee | Chamber | Activity | Date |
|------------------------------|---------|-------------|--------------|
| Financial Services Committee | House | Referred To | Apr 27, 2023 |

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

| Bill | Relationship | Last Action |
|-------------|--------------|---|
| 118 HR 3041 | Related bill | May 2, 2023: Referred to the House Committee on Financial Services. |
| 118 HR 2960 | Related bill | Apr 27, 2023: Referred to the House Committee on Financial Services. |
| 118 HR 2876 | Related bill | Apr 26, 2023: Referred to the House Committee on Financial Services. |

Summary (as of Apr 27, 2023)

Responsible Borrower Protection Act of 2023

This bill prohibits the Federal Housing Finance Agency, the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac) from implementing their January 2023-announced changes to the single-family pricing framework for fees on purchase, rate-term refinance, and cash-out refinance loans. The changes revise the fee charts that provide percentage adjustments based on a borrower's credit score and other factors.

Actions Timeline

- Apr 27, 2023:** Introduced in House
- Apr 27, 2023:** Referred to the House Committee on Financial Services.

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