

## 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

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**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
Rep. Brecheen, Josh [R-OK-2]	R · OK		Apr 27, 2023
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.