

## HR 4198

### Protecting Consumers from Abusive Mortgage Leads Act

**Congress:** 118 (2023–2025, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Jun 16, 2023

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

**Latest Action:** Referred to the House Committee on Financial Services. (Jun 16, 2023)

**Official Text:** <https://www.congress.gov/bill/118th-congress/house-bill/4198>

## Sponsor

**Name:** Rep. Rose, John W. [R-TN-6]

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

## Cosponsors (10 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Luetkemeyer, Blaine [R-MO-3]	R · MO		Jul 17, 2023
Rep. Amodei, Mark E. [R-NV-2]	R · NV		Jul 18, 2023
Rep. Ogles, Andrew [R-TN-5]	R · TN		Aug 11, 2023
Rep. Williams, Roger [R-TX-25]	R · TX		Aug 18, 2023
Rep. Hill, J. French [R-AR-2]	R · AR		Sep 12, 2023
Rep. Steube, W. Gregory [R-FL-17]	R · FL		Sep 19, 2023
Rep. Barr, Andy [R-KY-6]	R · KY		Sep 29, 2023
Rep. Torres, Ritchie [D-NY-15]	D · NY		Nov 21, 2023
Rep. Pettersen, Brittany [D-CO-7]	D · CO		Dec 7, 2023
Rep. Nickel, Wiley [D-NC-13]	D · NC		Jan 31, 2024

## Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Jun 16, 2023

## Subjects & Policy Tags

### Policy Area:

Finance and Financial Sector

## Related Bills

No related bills are listed.

## **Protecting Consumers from Abusive Mortgage Leads Act**

This bill prohibits a credit reporting agency from providing a consumer's credit report to a third party in connection with a mortgage transaction unless (1) the third party provides documentation certifying that it has the consumer's consent, or (2) the third party has a current financial service relationship with the consumer.

### **Actions Timeline**

---

- **Jun 16, 2023:** Introduced in House
- **Jun 16, 2023:** Referred to the House Committee on Financial Services.