

HR 258

To cancel certain proposed changes to loan level price adjustments by the Federal National Mortgage Association and credit fees charged by the Federal Home Loan Mortgage Corporation.

Congress: 119 (2025–2027, Current)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Jan 9, 2025

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

Latest Action: Referred to the House Committee on Financial Services. (Jan 9, 2025)

Official Text: <https://www.congress.gov/bill/119th-congress/house-bill/258>

Sponsor

Name: Rep. Bice, Stephanie L. [R-OK-5]

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

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Jan 9, 2025

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Summary (as of Jan 9, 2025)

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 changes to the single-family home loan pricing framework for upfront fees on certain home loans, announced in January 2023. The changes revise the fee charts that provide percentage adjustments based on a borrower's credit score and other risk factors. Overall, these changes increase the percentage adjustments, with variations based on the particular risk profile of the loan.

Actions Timeline

- **Jan 9, 2025:** Introduced in House
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