

S 3616

Expanding Access to Lending Options Act

Congress: 119 (2025–2027, Current)

Chamber: Senate

Policy Area: Finance and Financial Sector

Introduced: Jan 13, 2026

Current Status: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Latest Action: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Jan 13, 2026)

Official Text: <https://www.congress.gov/bill/119th-congress/senate-bill/3616>

Sponsor

Name: Sen. Cortez Masto, Catherine [D-NV]

Party: Democratic • **State:** NV • **Chamber:** Senate

Cosponsors (2 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Cramer, Kevin [R-ND]	R · ND		Jan 13, 2026
Sen. Ricketts, Pete [R-NE]	R · NE		Jan 15, 2026

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Jan 13, 2026

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Summary

No summary is currently available for this bill.

Actions Timeline

- **Jan 13, 2026:** Introduced in Senate
- **Jan 13, 2026:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
- **Jan 13, 2026:** Introduced in Senate
- **Jan 13, 2026:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
- **Jan 13, 2026:** Introduced in Senate
- **Jan 13, 2026:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
- **Jan 13, 2026:** Introduced in Senate
- **Jan 13, 2026:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
- **Jan 13, 2026:** Introduced in Senate
- **Jan 13, 2026:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
- **Jan 13, 2026:** Introduced in Senate
- **Jan 13, 2026:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
- **Jan 13, 2026:** Introduced in Senate
- **Jan 13, 2026:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
- **Jan 13, 2026:** Introduced in Senate
- **Jan 13, 2026:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
- **Jan 13, 2026:** Introduced in Senate
- **Jan 13, 2026:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
- **Jan 13, 2026:** Introduced in Senate
- **Jan 13, 2026:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
- **Jan 13, 2026:** Introduced in Senate
- **Jan 13, 2026:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.