

HR 53

Responsible Borrower Protection Act of 2025

Congress: 119 (2025–2027, Current)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Jan 3, 2025

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

Latest Action: Referred to the House Committee on Financial Services. (Jan 3, 2025)

Official Text: <https://www.congress.gov/bill/119th-congress/house-bill/53>

Sponsor

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

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

Cosponsors (7 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Bost, Mike [R-IL-12]	R · IL		Jan 3, 2025
Rep. Burlison, Eric [R-MO-7]	R · MO		Jan 3, 2025
Rep. Cline, Ben [R-VA-6]	R · VA		Jan 3, 2025
Rep. Cloud, Michael [R-TX-27]	R · TX		Jan 3, 2025
Rep. Ogles, Andrew [R-TN-5]	R · TN		Jan 3, 2025
Rep. Weber, Randy K. Sr. [R-TX-14]	R · TX		Jan 3, 2025
Rep. Donalds, Byron [R-FL-19]	R · FL		Jan 14, 2025

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Jan 3, 2025

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Responsible Borrower Protection Act of 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.

- **Jan 3, 2025:** Referred to the House Committee on Financial Services.
- **Jan 3, 2025:** Introduced in House
- **Jan 3, 2025:** Introduced in House
- **Jan 3, 2025:** Referred to the House Committee on Financial Services.
- **Jan 3, 2025:** Introduced in House
- **Jan 3, 2025:** Introduced in House
- **Jan 3, 2025:** Referred to the House Committee on Financial Services.
- **Jan 3, 2025:** Introduced in House
- **Jan 3, 2025:** Introduced in House
- **Jan 3, 2025:** Referred to the House Committee on Financial Services.
- **Jan 3, 2025:** Introduced in House
- **Jan 3, 2025:** Introduced in House
- **Jan 3, 2025:** Referred to the House Committee on Financial Services.
- **Jan 3, 2025:** Introduced in House
- **Jan 3, 2025:** Introduced in House
- **Jan 3, 2025:** Referred to the House Committee on Financial Services.
- **Jan 3, 2025:** Introduced in House
- **Jan 3, 2025:** Referred to the House Committee on Financial Services.