

119TH CONGRESS
1ST SESSION

H. R. 2808

AN ACT

To amend the Fair Credit Reporting Act to prevent consumer reporting agencies from furnishing consumer reports under certain circumstances, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

1 **SECTION 1. SHORT TITLE.**

2 This Act may be cited as the “Homebuyers Privacy
3 Protection Act”.

4 **SEC. 2. TREATMENT OF PRESCREENING REPORT RE-**
5 **QUESTS.**

6 (a) IN GENERAL.—Section 604(c) of the Fair Credit
7 Reporting Act (15 U.S.C. 1681b(c)) is amended by adding
8 at the end the following:

9 “(4) TREATMENT OF PRESCREENING REPORT
10 REQUESTS.—

11 “(A) DEFINITIONS.—In this paragraph:

12 “(i) CREDIT UNION.—The term ‘cred-
13 it union’ means a Federal credit union or
14 a State credit union, as those terms are
15 defined, respectively, in section 101 of the
16 Federal Credit Union Act (12 U.S.C.
17 1752).

18 “(ii) INSURED DEPOSITORY INSTITU-
19 TION.—The term ‘insured depository insti-
20 tution’ has the meaning given the term in
21 section 3 of the Federal Deposit Insurance
22 Act (12 U.S.C. 1813(c)).

23 “(iii) RESIDENTIAL MORTGAGE
24 LOAN.—The term ‘residential mortgage
25 loan’ has the meaning given the term in

1 section 1503 of the S.A.F.E. Mortgage Li-
2 censing Act of 2008 (12 U.S.C. 5102).

3 “(iv) SERVICER.—The term ‘servicer’
4 has the meaning given the term in section
5 6(i) of the Real Estate Settlement Proce-
6 dures Act of 1974 (12 U.S.C. 2605(i)).

7 “(B) LIMITATION.—If a person requests a
8 consumer report from a consumer reporting
9 agency in connection with a credit transaction
10 involving a residential mortgage loan, that
11 agency may not, based in whole or in part on
12 that request, furnish a consumer report to an-
13 other person under this subsection unless—

14 “(i) the transaction consists of a firm
15 offer of credit or insurance; and

16 “(ii) that other person—

17 “(I) has submitted documenta-
18 tion to that agency certifying that
19 such other person has, pursuant to
20 paragraph (1)(A), the authorization of
21 the consumer to whom the consumer
22 report relates; or

23 “(II)(aa) has originated a cur-
24 rent residential mortgage loan of the

1 consumer to whom the consumer re-
2 port relates;

3 “(bb) is the servicer of a current
4 residential mortgage loan of the con-
5 sumer to whom the consumer report
6 relates; or

7 “(cc)(AA) is an insured deposi-
8 tory institution or credit union; and

9 “(BB) holds a current account
10 for the consumer to whom the con-
11 sumer report relates.”.

12 **SEC. 3. EFFECTIVE DATE.**

13 This Act, and the amendments made by this Act,
14 shall take effect on the date that is 180 days after the
15 date of enactment of this Act.

16 **SEC. 4. GAO STUDY.**

17 (a) IN GENERAL.—The Comptroller General of the
18 United States shall carry out a study on the value of trig-
19 ger leads received by text message that includes input
20 from State regulatory agencies, mortgage lenders, deposi-
21 tory institutions (as defined in section 3 of the Federal
22 Deposit Insurance Act (12 U.S.C. 1813)), consumer re-
23 porting agencies (as defined in section 603 of the Fair
24 Credit Reporting Act (15 U.S.C. 1681a)), and consumers.

1 (b) REPORT.—Not later than the end of the 12-
2 month period beginning on the date of enactment of this
3 Act, the Comptroller General shall submit to Congress a
4 report containing any findings and determinations made
5 in the study required by subsection (a).

Passed the House of Representatives June 23, 2025.

Attest:

Clerk.

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