

119TH CONGRESS  
1ST SESSION

# H. R. 2808

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

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## IN THE HOUSE OF REPRESENTATIVES

APRIL 10, 2025

Mr. ROSE (for himself, Mr. TORRES of New York, Mr. GARBARINO, Mr. NUNN of Iowa, Mr. AMODEI of Nevada, Mr. AMO, Mr. NEGUSE, Ms. NORTON, Mr. OGLES, Mr. STEIL, Mr. WITTMAN, Mr. LUCAS, Mr. JOHNSON of South Dakota, Mr. TIMMONS, Mr. BERGMAN, Ms. BROWNLEY, Mr. SUOZZI, Mr. MOOLENAAR, Mr. CLEAVER, Mrs. BICE, Mr. FIELDS, Mr. SMITH of Nebraska, Mr. SCOTT FRANKLIN of Florida, Mr. KUSTOFF, Mr. KELLY of Mississippi, Ms. PETTERSEN, Mr. GUEST, and Mr. FITZPATRICK) introduced the following bill; which was referred to the Committee on Financial Services

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## A BILL

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,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Homebuyers Privacy  
5 Protection Act”.

1 **SEC. 2. TREATMENT OF PRESCREENING REPORT RE-**  
2 **QUESTS.**

3 Section 604(c) of the Fair Credit Reporting Act (15  
4 U.S.C. 1681b(e)) is amended by adding at the end the  
5 following:

6 “(4) TREATMENT OF PRESCREENING REPORT  
7 REQUESTS.—

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

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

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

19 “(iii) RESIDENTIAL MORTGAGE  
20 LOAN.—The term ‘residential mortgage  
21 loan’ has the meaning given the term in  
22 section 1503 of the S.A.F.E. Mortgage Li-  
23 censing Act of 2008 (12 U.S.C. 5102).

24 “(iv) SERVICER.—The term ‘servicer’  
25 has the meaning given the term in section

1           6(i) of the Real Estate Settlement Proce-  
2           dures Act of 1974 (12 U.S.C. 2605(i)).

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

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

12                   “(ii) that other person—

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

19                           “(II)(aa) has originated a cur-  
20                           rent residential mortgage loan of the  
21                           consumer to whom the consumer re-  
22                           port relates;

23                           “(bb) is the servicer of a current  
24                           residential mortgage loan of the con-

1                   sumer to whom the consumer report  
2                   relates; or

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

5                   “(BB) holds a current account  
6                   for the consumer to whom the con-  
7                   sumer report relates.”.

8 **SEC. 3. EFFECTIVE DATE.**

9           This Act, and the amendments made by this Act,  
10 shall take effect on the date that is 180 days after the  
11 date of enactment of this Act.

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