

Calendar No. 104

119TH CONGRESS
1ST SESSION**H. R. 2808**

IN THE SENATE OF THE UNITED STATES

JUNE 24, 2025

Received; read twice and placed on the calendar

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,*

3 **SECTION 1. SHORT TITLE.**

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

6 **SEC. 2. TREATMENT OF PRESCREENING REPORT RE-**
7 **QUESTS.**

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

1 “(4) TREATMENT OF PRESCREENING REPORT
2 REQUESTS.—

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

4 “(i) CREDIT UNION.—The term ‘cred-
5 it union’ means a Federal credit union or
6 a State credit union, as those terms are
7 defined, respectively, in section 101 of the
8 Federal Credit Union Act (12 U.S.C.
9 1752).

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

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

20 “(iv) SERVICER.—The term ‘servicer’
21 has the meaning given the term in section
22 6(i) of the Real Estate Settlement Proce-
23 dures Act of 1974 (12 U.S.C. 2605(i)).

24 “(B) LIMITATION.—If a person requests a
25 consumer report from a consumer reporting

1 agency in connection with a credit transaction
2 involving a residential mortgage loan, that
3 agency may not, based in whole or in part on
4 that request, furnish a consumer report to an-
5 other person under this subsection unless—

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

8 “(ii) that other person—

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

15 “(II)(aa) has originated a cur-
16 rent residential mortgage loan of the
17 consumer to whom the consumer re-
18 port relates;

19 “(bb) is the servicer of a current
20 residential mortgage loan of the con-
21 sumer to whom the consumer report
22 relates; or

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

1 “(BB) holds a current account
2 for the consumer to whom the con-
3 sumer report relates.”.

4 **SEC. 3. EFFECTIVE DATE.**

5 This Act, and the amendments made by this Act,
6 shall take effect on the date that is 180 days after the
7 date of enactment of this Act.

8 **SEC. 4. GAO STUDY.**

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

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

Passed the House of Representatives June 23, 2025.

Attest: KEVIN F. MCCUMBER,
Clerk.

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