

119TH CONGRESS
1ST SESSION

H. R. 53

To cancel certain proposed changes to credit fees charged by the Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JANUARY 3, 2025

Mr. BIGGS of Arizona (for himself, Mr. OGLES, Mr. BURLISON, Mr. WEBER of Texas, Mr. CLINE, Mr. BOST, and Mr. CLOUD) introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To cancel certain proposed changes to credit fees charged by the Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation, 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 “Responsible Borrower
5 Protection Act of 2025”.

6 **SEC. 2. CANCELLATION OF CHANGES.**

7 The Federal Housing Finance Agency and the enter-
8 prises (as such term is defined in section 1303 of the Fed-

1 eral Housing Enterprises Financial Safety and Soundness
2 Act of 1992 (12 U.S.C. 4502)) may not implement the
3 changes to the single-family housing mortgage credit fee
4 pricing framework of the enterprises announced by the
5 Federal Housing Finance Agency on January 19, 2023
6 (“FHFA Announces Updates to the Enterprises’ Single-
7 Family Pricing Framework”), and set forth in Federal
8 National Mortgage Association Lender Letter LL–2023–
9 01 and Federal Home Loan Mortgage Corporation Bul-
10 letin 2023–1, and such changes, Lender Letter, and Bul-
11 letin shall have no force or effect.

12 **SEC. 3. CONTINUATION OF RISK-BASED PRICING.**

13 This Act may not be construed to prohibit the enter-
14 prises from applying risk-based pricing for credit fees for
15 single-family housing mortgages.

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