

112TH CONGRESS  
1ST SESSION

# H. R. 691

To amend the Truth in Lending Act to prohibit issuance of residential mortgages to any individual who lacks a Social Security account number.

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IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 14, 2011

Mr. GINGREY of Georgia introduced the following bill; which was referred to the Committee on Financial Services

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## A BILL

To amend the Truth in Lending Act to prohibit issuance of residential mortgages to any individual who lacks a Social Security account number.

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 “Fairness in Lending  
5 Act of 2011”.

1 **SEC. 2. MORTGAGES PROHIBITED FOR PRINCIPAL RESI-**  
2 **DENCES OF INDIVIDUALS WHO LACK SOCIAL**  
3 **SECURITY ACCOUNT NUMBERS.**

4 (a) IN GENERAL.—Chapter 2 of the Truth in Lend-  
5 ing Act (15 U.S.C. 1631 et seq.) is amended by adding  
6 at the end the following new section:

7 **“§ 140B. Mortgages prohibited for principal resi-**  
8 **dences of individuals who lack Social Se-**  
9 **curity account numbers**

10 “Notwithstanding any provision of State law, no  
11 credit may be extended by any creditor to any consumer  
12 who lacks a Social Security account number in any con-  
13 sumer credit transaction in which a security interest, in-  
14 cluding any such interest arising by operation of law, is  
15 or will be retained or acquired in any property located  
16 within the United States which is or, upon the completion  
17 of the transaction, will be used as the principal residence  
18 of such consumer.”.

19 (b) CLERICAL AMENDMENT.—The table of sections  
20 for chapter 2 of the Truth in Lending Act is amended  
21 by inserting after the item relating to section 140A the  
22 following new item:

“140B. Mortgages prohibited for principal residences of individuals who lack So-  
cial Security account numbers.”.

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