

119TH CONGRESS  
2D SESSION

# H. J. RES. 185

Providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Bureau of Consumer Financial Protection relating to the withdrawal of the rule relating to “Consumer Financial Protection Circular 2024–03: Unlawful and Unenforceable Contract Terms and Conditions”.

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IN THE HOUSE OF REPRESENTATIVES

MAY 13, 2026

Mr. VARGAS submitted the following joint resolution; which was referred to the Committee on Financial Services

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## JOINT RESOLUTION

Providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Bureau of Consumer Financial Protection relating to the withdrawal of the rule relating to “Consumer Financial Protection Circular 2024–03: Unlawful and Unenforceable Contract Terms and Conditions”.

1       *Resolved by the Senate and House of Representatives*  
2       *of the United States of America in Congress assembled,*  
3       That Congress disapproves the rule submitted by the Bu-  
4       reau of Consumer Financial Protection relating to the  
5       withdrawal of the rule relating to “Consumer Financial  
6       Protection Circular 2024–03: Unlawful and Unenforceable

1 Contract Terms and Conditions (89 Fed. Reg. 51955  
2 (June 21, 2024))” (90 Fed. Reg. 20084 (May 12, 2025)),  
3 and such rule shall have no force or effect.

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