

119TH CONGRESS  
1ST SESSION

# H. R. 2808

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## 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,*

1 **SECTION 1. SHORT TITLE.**

2       This Act may be cited as the “Homebuyers Privacy  
3 Protection Act”.

4 **SEC. 2. TREATMENT OF PRESCREENING REPORT RE-**  
5 **QUESTS.**

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

9               “(4) TREATMENT OF PRESCREENING REPORT  
10 REQUESTS.—

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

12                       “(i) CREDIT UNION.—The term ‘cred-  
13 it union’ means a Federal credit union or  
14 a State credit union, as those terms are  
15 defined, respectively, in section 101 of the  
16 Federal Credit Union Act (12 U.S.C.  
17 1752).

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

23                       “(iii) RESIDENTIAL MORTGAGE  
24 LOAN.—The term ‘residential mortgage  
25 loan’ has the meaning given the term in

1 section 1503 of the S.A.F.E. Mortgage Li-  
2 censing Act of 2008 (12 U.S.C. 5102).

3 “(iv) SERVICER.—The term ‘servicer’  
4 has the meaning given the term in section  
5 6(i) of the Real Estate Settlement Proce-  
6 dures Act of 1974 (12 U.S.C. 2605(i)).

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

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

16 “(ii) that other person—

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

23 “(II)(aa) has originated a cur-  
24 rent residential mortgage loan of the

1 consumer to whom the consumer re-  
2 port relates;

3 “(bb) is the servicer of a current  
4 residential mortgage loan of the con-  
5 sumer to whom the consumer report  
6 relates; or

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

9 “(BB) holds a current account  
10 for the consumer to whom the con-  
11 sumer report relates.”.

12 **SEC. 3. EFFECTIVE DATE.**

13 This Act, and the amendments made by this Act,  
14 shall take effect on the date that is 180 days after the  
15 date of enactment of this Act.

16 **SEC. 4. GAO STUDY.**

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

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

Passed the House of Representatives June 23, 2025.

Attest:

*Clerk.*

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