

119TH CONGRESS
2D SESSION

S. J. RES. 146

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 “Application of Regulation Z’s Ability-To-Repay Rule to Certain Situations Involving Successors-In-Interest”.

IN THE SENATE OF THE UNITED STATES

MARCH 25, 2026

Mr. SCHIFF introduced the following joint resolution; which was read twice and referred to the Committee on Banking, Housing, and Urban Affairs

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 “Application of Regulation Z’s Ability-To-Repay Rule to Certain Situations Involving Successors-In-Interest”.

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 “Application of Regula-
6 tion Z’s Ability-To-Repay Rule to Certain Situations In-

1 volving Successors-In-Interest (79 Fed. Reg. 41631 (July
2 17, 2014))” (90 Fed. Reg. 20084 (May 12, 2025)), and
3 such rule shall have no force or effect.

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