

119TH CONGRESS  
2D SESSION

# S. J. RES. 173

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 2022–07: Reasonable Investigation of Consumer Reporting Disputes”.

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IN THE SENATE OF THE UNITED STATES

APRIL 13, 2026

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

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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 2022–07: Reasonable Investigation of Consumer Reporting Disputes”.

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 2022–07: Reasonable Investigation of

1 Consumer Reporting Disputes (87 Fed. Reg. 71507 (No-  
2 vember 23, 2022))” (90 Fed. Reg. 20084 (May 12,  
3 2025)), and such rule shall have no force or effect.

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