

116TH CONGRESS
1ST SESSION

H. R. 4783

To require the Director of the Federal Housing Finance Agency to require each enterprise to include a preferred language question on the form known as the Uniform Residential Loan Application, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

OCTOBER 22, 2019

Mr. GREEN of Texas (for himself, Ms. JUDY CHU of California, Ms. GARCIA of Texas, and Mr. CLAY) introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To require the Director of the Federal Housing Finance Agency to require each enterprise to include a preferred language question on the form known as the Uniform Residential Loan Application, 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,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “LEP Data Acquisition
5 in Mortgage Lending Act”.

1 **SEC. 2. PREFERRED LANGUAGE QUESTION.**

2 Subpart A of part 2 of subtitle A of title 13 of the
3 Housing and Community Development Act of 1992 (12
4 U.S.C. 4541 et seq.) is amended by adding at the end
5 the following:

6 **“SEC. 1329. UNIFORM RESIDENTIAL LOAN APPLICATION.**

7 “(a) IN GENERAL.—The Director shall, not later
8 than February 1, 2020, require each enterprise to include
9 a preferred language question, that is optional for bor-
10 rowers, on the form known as the Uniform Residential
11 Loan Application and include such question in the form
12 in which it was presented for inclusion on the Uniform
13 Residential Loan Application by the Federal Housing Fi-
14 nance Agency on October 20, 2017 as also written in sub-
15 section (b).

16 “(b) FORM OF QUESTION.—The preferred language
17 question on the Uniform Residential Loan Application
18 shall read as follows:

19 “Language Preference—Your loan transaction
20 is likely to be conducted in English. This question
21 requests information to see if communications are
22 available to assist you in your preferred language.
23 Please be aware that communications may NOT be
24 available in your preferred language.

25 “Optional—Mark the language you would pre-
26 fer, if available: English — Chinese — Korean —

1 Spanish — Tagalog — Vietnamese — Other — I do
2 not wish to respond.

3 “Your answer will NOT negatively affect your
4 mortgage application. Your answer does not mean
5 the Lender or Other Loan Participants agree to
6 communicate or provide documents in your preferred
7 language. However, it may let them assist you or di-
8 rect you to persons who can assist you. Language
9 assistance and resources may be available through
10 housing counseling agencies approved by the U.S.
11 Department of Housing and Urban Development.

12 “To find a housing counseling agency, contact
13 one of the following Federal Government agencies:

14 “U.S. Department of Housing and Urban De-
15 velopment (HUD) at (800) 569-4287 or
16 www.hud.gov/counseling.

17 “Consumer Financial Protection Bureau
18 (CFPB) at (855) 411-2372 or
19 www.consumerfinance.gov/find-ahousing-counselor.

20 “(c) RESPONSE DATA.—Any response of a borrower
21 to the question described in subsection (a) shall be re-
22 corded by the mortgage originator of the borrower and
23 such mortgage originator shall transfer the record of such

- 1 response to any person who purchases or services the
- 2 mortgage of the borrower.”.

