

you would go elsewhere. If you wanted to deal with several, you would call several.

When you seek a mortgage loan, of course the mortgage lender has to look at your credit report, so they call Equifax or whoever or email Equifax and get your credit report. Then the credit bureau sells that information—which you don't want divulged and which the lender doesn't want divulged—to other financial institutions without your permission, creating a so-called trigger lead. Then, as was pointed out, you become bombarded with phone calls, text messages, and other communications from rival mortgage loan officers. They may even give you misleading or deceptive information.

H.R. 2808 would curtail this abusive practice, limiting trigger lead notifications to a financial firm that a consumer already has a relationship with, like their current mortgage lender. If the consumer opts in, and you can opt in, then you can have everybody call you.

Now, I want to take a moment to acknowledge the good work of our former colleague Representative Lacy Clay who helped pave the path by first introducing a bill to curb abusive trigger leads clear back in 2020. Representative Clay's original bill didn't have any exceptions at all and simply required that a consumer opt in, and if the consumer chose not to opt in, their information could not be shared with other companies when they applied for a mortgage loan.

Consumer opt-in is an approach that data privacy advocates prefer and one that committee Democrats argued for last Congress when the committee considered former Chair McHenry's version of this bill.

We should put consumers first, put them in the driver's seat to control the use, sharing, and selling of their data. This bill gets us almost all the way there. It does provide exceptions for those financial institutions that you already have a relationship with.

We are not debating consumer privacy in a vacuum. It is unfortunate that Elon Musk and his DOGE minions have had access to data on hundreds of millions of Americans. I wish we were here on the floor preventing Mr. Musk from getting our personal health records, our consumer data, our business records, our Social Security numbers, and our tax data.

After we pass this bill, I hope that the Financial Services Committee would investigate what has happened to consumer protection and what has happened to data privacy, particularly with regard to data obtained from the Consumer Financial Protection Bureau and the Treasury Department.

Mr. Speaker, this bill is an important step toward protecting consumers from abuse, making sure that the fact that they applied for a mortgage with one mortgage company isn't sold against their will to every other mortgage company in the country.

I urge my colleagues to support this bill, and I reserve the balance of my time.

Mr. ROSE. Mr. Speaker, I am prepared to close and reserve the balance of my time.

Mr. SHERMAN. Mr. Speaker, I have no further speakers, and I am prepared to close after hearing that the other side has no further speakers. I yield myself the balance of my time.

As I have discussed, H.R. 2808 is an important positive step to strengthen data privacy for consumers and curb the harmful practice of trigger leads, protecting consumers from entities that they didn't want to do business with, never sought to do business with, finding out that they are applying for a mortgage and then harassing them with a host of texts and calls, et cetera.

H.R. 2808 is supported by a wide range of groups, including the National Consumer Law Center, the National Association of Home Builders, the Independent Community Bankers of America, and America's Credit Unions. The Senate recently passed a nearly identical bill by unanimous consent.

Mr. Speaker, I urge my colleagues to support this bill, and I yield back the balance of my time.

Mr. ROSE. Mr. Speaker, I yield myself the balance of my time to close.

I emphasize just how much support there is for this legislation. My colleague has just enumerated some of that. This month, 43 attorneys general and members of the National Association of Attorneys General signed a letter supporting this bill.

Additionally, many organizations, some already mentioned, have come out in support of this bill, including the American Bankers Association, the Tennessee Bankers Association, America's Credit Unions, the Broker Action Coalition, the Independent Community Bankers of America, the Mortgage Bankers Association, and the National Association of Mortgage Brokers.

Mr. Speaker, I urge each of my colleagues to stand up for every future home buyer in their district by voting "yes" on H.R. 2808, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Tennessee (Mr. ROSE) that the House suspend the rules and pass the bill, H.R. 2808, as amended.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the bill, as amended, was passed.

A motion to reconsider was laid on the table.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until approximately 6:30 p.m. today.

Accordingly (at 5 o'clock and 53 minutes p.m.), the House stood in recess.

□ 1830

AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. NEWHOUSE) at 6 o'clock and 30 minutes p.m.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Proceedings will resume on motions to suspend the rules previously postponed. Votes will be taken in the following order:

H.R. 1998;
H.R. 3394; and
H.R. 3422.

The first electronic vote will be conducted as a 15-minute vote. Pursuant to clause 9 of rule XX, remaining electronic votes will be conducted as 5-minute votes.

SANCTION SEA PIRATES ACT OF 2025

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the unfinished business is the vote on the motion to suspend the rules and pass the bill (H.R. 1998) to require the imposition of sanctions with respect to foreign persons engaged in piracy, and for other purposes, as amended, on which the yeas and nays were ordered.

The Clerk read the title of the bill.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Tennessee (Mr. BURCHETT) that the House suspend the rules and pass the bill, as amended.

The vote was taken by electronic device, and there were—yeas 392, nays 14, not voting 25, as follows:

[Roll No. 172]

YEAS—392

Adams	Bynum	Crenshaw
Aderholt	Calvert	Crockett
Aguilar	Cammack	Crow
Alford	Carbajal	Cuellar
Allen	Carey	Davids (KS)
Amo	Carson	Davis (IL)
Amodei (NV)	Carter (GA)	Davis (NC)
Ansari	Carter (LA)	De La Cruz
Arrington	Carter (TX)	Dean (PA)
Auchincloss	Case	DeGette
Babin	Casten	DeLauro
Bacon	Castor (FL)	DelBene
Baird	Castro (TX)	Deluzio
Balderson	Cherfilus-	DeSaulnier
Balint	McCormick	DesJarlais
Barragan	Chu	Dexter
Barrett	Ciscomani	Diaz-Balart
Baumgartner	Cisneros	Dingell
Bean (FL)	Clark (MA)	Doggett
Begich	Clarke (NY)	Donalds
Bell	Cleaver	Downing
Bentz	Cline	Dunn (FL)
Bergman	Cloud	Edwards
Beyer	Clyburn	Elfreth
Bice	Clyde	Ellzey
Biggs (SC)	Cohen	Emmer
Bilirakis	Cole	Escobar
Bishop	Collins	Espallat
Boebert	Comer	Estes
Bonamici	Conaway	Evans (CO)
Bost	Correa	Ezell
Bresnahan	Costa	Fallon
Brown	Courtney	Fedorchak
Budzinski	Craig	Feenstra
Burchett	Crank	Fields
Burlison	Crawford	Figures

Fine	Larsen (WA)	Raskin	NAYS—14			Downing	Kelly (PA)	Patronis
Finstad	Larson (CT)	Reschenthaler	Biggs (AZ)	Hageman	Ramirez	Dunn (FL)	Kennedy (NY)	Pelosi
Fischbach	Latimer	Riley (NY)	Casas	Lee (PA)	Roy	Edwards	Kennedy (UT)	Perez
Fitzgerald	Latta	Rivas	Crane	Massie	Simon	Elfreth	Khanna	Perry
Fitzpatrick	Lawler	Rogers (KY)	Garcia (IL)	Omar	Tlaib	Ellzey	Kiggans (VA)	Peters
Fleischmann	Lee (FL)	Rose	Greene (GA)	Perry		Emmer	Kiley (CA)	Pettersen
Fletcher	Lee (NV)	Ross				Escobar	Kim	Pfluger
Flood	Leger Fernandez	Rouzer				Espallat	Knott	Pingree
Fong	Letlow	Ruiz	Barr	Frankel, Lois	Salazar	Estes	Krishnamoorthi	Pocan
Foster	Levin	Rulli	Beatty	Goldman (NY)	Sewell	Evans (CO)	Kustoff	Pou
Foushee	Liccardo	Rutherford	Bera	Gonzalez, V.	Sherrill	Ezell	LaHood	Quigley
Fox	Lieu	Ryan	Boyle (PA)	Hunt	Stanton	Fallon	LaLota	Randall
Franklin, Scott	Lofgren	Salinas	Brecheen	James	Titus	Fedorchak	LaMalfa	Raskin
Friedman	Loudermilk	Sánchez	Brownley	Kaptur	Wilson (FL)	Feenstra	Landsman	Reschenthaler
Frost	Lucas	Scalise	Buchanan	Miller-Meeks	Wilson (SC)	Fields	Langworthy	Riley (NY)
Fry	Luna	Scanlon	Davidson	Nadler		Figures	Larsen (WA)	Rivas
Fulcher	Luttrell	Schakowsky	Evans (PA)	Rogers (AL)		Fine	Larson (CT)	Rogers (KY)
Garamendi	Lynch	Schmidt				Finstad	Latimer	Rose
Garbarino	Mace	Schneider				Fischbach	Latta	Ross
Garcia (CA)	Mackenzie	Scholten				Fitzgerald	Lawler	Rouzer
Garcia (TX)	Magaziner	Schrier				Fitzpatrick	Lee (FL)	Roy
Gill (TX)	Malliotakis	Schweikert				Fleischmann	Lee (NV)	Ruiz
Gillen	Maloy	Scott (VA)				Fletcher	Leger Fernandez	Rulli
Jimenez	Mann	Scott, Austin				Flood	Letlow	Rutherford
Golden (ME)	Mannion	Scott, David				Fong	Levin	Ryan
Goldman (TX)	Mast	Self				Foster	Liccardo	Salinas
Gomez	Matsui	Sessions				Foushee	Lieu	Sánchez
Gonzales, Tony	McBath	Sherman				Fox	Lofgren	Scalise
Gooden	McBride	Shreve				Franklin, Scott	Loudermilk	Scanlon
Goodlander	McCaul	Simpson				Friedman	Lucas	Schakowsky
Gosar	McClain	Smith (MO)				Fry	Luna	Schmidt
Gottheimer	McClain Delaney	Smith (NE)				Fulcher	Luttrell	Schneider
Graves	McClellan	Smith (NJ)				Garamendi	Lynch	Scholten
Gray	McClintock	Smith (WA)				Garbarino	Mace	Schrier
Green (TN)	McCollum	Smucker				Garcia (CA)	Mackenzie	Schweikert
Green, Al (TX)	McCormick	Sorensen				Garcia (TX)	Magaziner	Scott (VA)
Griffith	McDonald Rivet	Soto				Gill (TX)	Malliotakis	Scott, Austin
Grothman	McDowell	Spartz				Gillen	Maloy	Scott, David
Guest	McGarvey	Stansbury				Jimenez	Mann	Self
Guthrie	McGovern	Stauber				Golden (ME)	Mannion	Sessions
Hamadeh (AZ)	McGuire	Stefanik				Goldman (NY)	Massie	Sherman
Harder (CA)	McIver	Steil				Goldman (TX)	Mast	Simon
Haridopolos	Meeks	Steube				Gomez	Matsui	Simpson
Harrigan	Menendez	Stevens				Gonzales, Tony	McBath	Smith (MO)
Harris (MD)	Meng	Strickland				Gooden	McBride	Smith (NE)
Harris (NC)	Messmer	Strong				Goodlander	McCaul	Smith (NJ)
Harshbarger	Meuser	Stutzman				Gosar	McClain	Smith (NJ)
Hayes	Mfume	Subramanyam				Gottheimer	McClain Delaney	Smith (WA)
Hern (OK)	Miller (IL)	Suoizzi				Graves	McClellan	Smucker
Higgins (LA)	Miller (OH)	Swalwell				Gray	McClintock	Sorensen
Hill (AR)	Miller (WV)	Sykes				Green (TN)	McCollum	Soto
Himes	Mills	Takano				Green, Al (TX)	McCormick	Spartz
Hinson	Min	Taylor				Greene (GA)	McDonald Rivet	Stauber
Horsford	Moolenaar	Tenney				Griffith	McDowell	Stefanik
Houchin	Moore (AL)	Thanedar				Grothman	McGarvey	Steil
Houlahan	Moore (NC)	Thompson (CA)				Guest	McGuire	Steube
Hoyer	Moore (UT)	Thompson (MS)				Guthrie	McIver	Stevens
Hoyle (OR)	Moore (WI)	Thompson (PA)				Hageman	Meeks	Strickland
Hudson	Moore (WV)	Tiffany				Hamadeh (AZ)	Menendez	Strong
Huffman	Moran	Timmons				Harder (CA)	Meng	Stutzman
Huizenga	Morelle	Tokuda				Haridopolos	Messmer	Subramanyam
Hurd (CO)	Morrison	Tonko				Harrigan	Meuser	Subramanyam
Issa	Moskowitz	Torres (CA)				Harris (MD)	Mfume	Suoizzi
Ivey	Moulton	Torres (NY)				Harris (NC)	Miller (IL)	Swalwell
Jack	Mrvan	Torres (NY)				Harshbarger	Miller (OH)	Sykes
Jackson (IL)	Mullin	Trahan				Hayes	Miller (WV)	Takano
Jackson (TX)	Murphy	Tran				Hern (OK)	Miller-Meeks	Taylor
Jacobs	Neal	Turner (OH)				Higgins (LA)	Mills	Tenney
Jayapal	Neguse	Underwood				Hill (AR)	Min	Thanedar
Jeffries	Nehls	Valadao				Himes	Moolenaar	Thompson (CA)
Johnson (GA)	Newhouse	Van Drew				Hinson	Moore (AL)	Thompson (MS)
Johnson (SD)	Norcross	Van Dwyne				Horsford	Moore (NC)	Thompson (PA)
Johnson (TX)	Norman	Van Orden				Houchin	Moore (UT)	Tiffany
Jordan	Nunn (IA)	Vargas				Houlahan	Moore (WI)	Timmons
Joyce (OH)	Obernolte	Vasquez				Hoyle (OR)	Moore (WV)	Tokuda
Joyce (PA)	Ocasio-Cortez	Veasey				Hudson	Moran	Tonko
Kamlager-Dove	Ogles	Velázquez				Huffman	Morelle	Torres (CA)
Kean	Olszewski	Vindman				Huizenga	Morrison	Torres (NY)
Keating	Onder	Wagner				Hurd (CO)	Moskowitz	Trahan
Kelly (IL)	Owens	Walberg				Issa	Moulton	Tran
Kelly (MS)	Pallone	Wasserman				Ivey	Mrvan	Turner (OH)
Kelly (PA)	Palmer	Schultz				Jack	Mullin	Underwood
Kennedy (NY)	Panetta	Waters				Jackson (IL)	Murphy	Valadao
Kennedy (UT)	Pappas	Watson Coleman				Jackson (TX)	Neal	Van Drew
Khanna	Patronis	Weber (TX)				Jacobs	Neguse	Van Dwyne
Kiggans (VA)	Pelosi	Webster (FL)				Jeffries	Nehls	Van Orden
Kiley (CA)	Perez	Westerman				Johnson (GA)	Newhouse	Vargas
Kim	Peters	Whitesides				Johnson (LA)	Norcross	Vasquez
Knott	Pettersen	Wied				Johnson (SD)	Norman	Veasey
Krishnamoorthi	Pfluger	Williams (GA)				Johnson (TX)	Nunn (IA)	Velázquez
Kustoff	Pingree	Williams (TX)				Jordan	Obernolte	Vindman
LaHood	Pocan	Wittman				Joyce (OH)	Ogles	Wagner
LaLota	Pou	Womack				Joyce (PA)	Olszewski	Walberg
LaMalfa	Pressley	Yakym				Kamlager-Dove	Onder	Wasserman
Landsman	Quigley	Zinke				Kaptur	Owens	Schultz
Langworthy	Randall					Kean	Pallone	Waters
						Keating	Palmer	Watson Coleman
						Kelly (IL)	Panetta	Weber (TX)
						Kelly (MS)	Pappas	Webster (FL)

NOT VOTING—25

□ 1854

Mr. GARCÍA of Illinois and Ms. LEE of Pennsylvania changed their vote from “yea” to “nay.”

So (two-thirds being in the affirmative) the rules were suspended and the bill, as amended, was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

FAIR INVESTMENT OPPORTUNITIES FOR PROFESSIONAL EXPERTS ACT

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the unfinished business is the vote on the motion to suspend the rules and pass the bill (H.R. 3394) to amend the Securities Act of 1933 to codify certain qualifications of individuals as accredited investors for purposes of the securities laws, as amended, on which the yeas and nays were ordered.

The Clerk read the title of the bill.

The SPEAKER pro tempore. The question is on the motion offered by the gentlewoman from Missouri (Mrs. WAGNER) that the House suspend the rules and pass the bill, as amended.

This is a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 397, nays 12, not voting 23, as follows:

[Roll No. 173]

YEAS—397

Adams	Bost	Cohen
Aderholt	Bresnahan	Cole
Ansari	Brown	Collins
Aguiar	Budzinski	Comer
Alford	Burchett	Conaway
Allen	Burlison	Correa
Amo	Bynum	Costa
Amodei (NV)	Calvert	Courtney
Ansari	Cammack	Craig
Arrington	Carbajal	Crane
Auchincloss	Carey	Crank
Babin	Carson	Crawford
Bacon	Carter (GA)	Crenshaw
Baird	Carter (LA)	Crockett
Balderson	Carter (TX)	Crow
Balint	Case	Cuellar
Barragán	Casten	Davids (KS)
Barrett	Castor (FL)	Davis (IL)
Baumgartner	Castro (TX)	Davis (NC)
Bean (FL)	Cherfilus-	De La Cruz
Begich	McCormick	Dean (PA)
Bell	Chu	DeGette
Bentz	Ciscomani	DeLauro
Bergman	Cisneros	DelBene
Beyer	Clark (MA)	Deluzio
Bice	Clarke (NY)	DesJarlais
Biggs (AZ)	Cleaver	Diaz-Balart
Biggs (SC)	Cline	Dingell
Bilirakis	Cloud	Doggett
Bishop	Clyburn	Donalds
Boebert	Clyde	
Bonamici		