

118TH CONGRESS
1ST SESSION

H. R. 4198

To amend section 604(e) of the Fair Credit Reporting Act to address the treatment of pre-screening report requests, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JUNE 16, 2023

Mr. ROSE introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To amend section 604(e) of the Fair Credit Reporting Act to address the treatment of pre-screening report requests, 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 “Protecting Consumers
5 from Abusive Mortgage Leads Act”.

6 **SEC. 2. TREATMENT OF PRE-SCREENING REPORT RE-**
7 **QUESTS.**

8 Section 604(c) of the Fair Credit Reporting Act (15
9 U.S.C. 1681b) is amended by adding at the end the fol-
10 lowing:

1 “(4) TREATMENT OF PRE-SCREENING REPORT
2 REQUESTS.—If a person requests a report from a
3 consumer reporting agency in connection with a
4 credit transaction involving an extension of credit se-
5 cured by real estate, such agency may not, solely on
6 the basis of such request, furnish a report to a third
7 party unless such third party has submitted docu-
8 mentation to such agency certifying that such third
9 party has the consumer’s consent or has a current
10 relationship, relating to credit, servicing or other fi-
11 nancial services, with such consumer.”.

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