

114TH CONGRESS  
2D SESSION

# H. R. 5521

To amend the Consumer Financial Protection Act of 2010 to authorize private parties to compel the Bureau to seek sanctions by filing civil actions, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

JUNE 16, 2016

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

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## A BILL

To amend the Consumer Financial Protection Act of 2010 to authorize private parties to compel the Bureau to seek sanctions by filing civil actions, 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 “Reigning In of Govern-  
5 mental Hostility To Sovereignty at the CFPB Act of  
6 2016” or the “RIGHTS at the CFPB Act of 2016”.

1 **SEC. 2. PRIVATE PARTIES AUTHORIZED TO COMPEL THE**  
2 **BUREAU TO SEEK SANCTIONS BY FILING**  
3 **CIVIL ACTIONS; ADJUDICATIONS DEEMED AC-**  
4 **TIONS.**

5 Section 1053 of the Consumer Financial Protection  
6 Act of 2010 (12 U.S.C. 5563) is amended by adding at  
7 the end the following:

8 “(f) PRIVATE PARTIES AUTHORIZED TO COMPEL  
9 THE BUREAU TO SEEK SANCTIONS BY FILING CIVIL AC-  
10 TIONS.—

11 “(1) TERMINATION OF ADMINISTRATIVE PRO-  
12 CEEDING.—In the case of any person who is a party  
13 to a proceeding brought by the Bureau under this  
14 section, to which chapter 5 of title 5, United States  
15 Code, applies, and against whom an order imposing  
16 a cease and desist order or a penalty may be issued  
17 at the conclusion of the proceeding, that person  
18 may, not later than 20 days after receiving notice of  
19 such proceeding, and at that person’s discretion, re-  
20 quire the Bureau to terminate the proceeding.

21 “(2) CIVIL ACTION AUTHORIZED.—If a person  
22 requires the Bureau to terminate a proceeding pur-  
23 suant to paragraph (1), the Bureau may bring a  
24 civil action against that person for the same remedy  
25 that might be imposed.

1       “(g) ADJUDICATIONS DEEMED ACTIONS.—Any ad-  
2 ministrative adjudication commenced under this section  
3 shall be deemed an ‘action’ for purposes of section  
4 1054(g).”.

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