

116TH CONGRESS  
1ST SESSION

# H. R. 963

To amend the Home Mortgage Disclosure Act of 1975 to modify the exemptions from certain disclosure requirements.

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## IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 5, 2019

Ms. VELÁZQUEZ (for herself, Mrs. CAROLYN B. MALONEY of New York, and Mr. GREEN of Texas) introduced the following bill; which was referred to the Committee on Financial Services

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## A BILL

To amend the Home Mortgage Disclosure Act of 1975 to modify the exemptions from certain disclosure requirements.

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 “Home Loan Quality  
5       Transparency Act of 2019”.

6       **SEC. 2. EXEMPTION FROM CERTAIN DISCLOSURE REQUIRE-**  
7       **MENTS.**

8       (a) IN GENERAL.—Section 304 of the Home Mort-  
9       gage Disclosure Act of 1975 (12 U.S.C. 2803) is amend-  
10      ed—

1           (1) by striking subsection (i) and inserting the  
2           following:

3           “(i) EXEMPTION FROM CERTAIN DISCLOSURE RE-  
4           QUIREMENTS.—The requirements of paragraphs (4), (5),  
5           and (6) of subsection (b) shall not apply with respect to  
6           any depository institution described in section 303(3)(A)  
7           that has total assets, as of the most recent full fiscal year  
8           of the institution, of \$30,000,000 or less.”; and

9           (2) by striking subsection (o).

10          (b) TECHNICAL AND CONFORMING AMENDMENT.—  
11          Section 104 of the Economic Growth, Regulatory Relief,  
12          and Consumer Protection Act (Public Law 115–174; 132  
13          Stat. 1301) is amended by striking subsection (b).

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