

119TH CONGRESS  
1ST SESSION

# S. 1467

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## AN ACT

To amend the Fair Credit Reporting Act to prevent consumer reporting agencies from furnishing consumer reports under certain circumstances, 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,*

1 **SECTION 1. SHORT TITLE.**

2 This Act may be cited as the “Homebuyers Privacy  
3 Protection Act”.

4 **SEC. 2. TREATMENT OF PRESCREENING REPORT RE-**  
5 **QUESTS.**

6 Section 604(c) of the Fair Credit Reporting Act (15  
7 U.S.C. 1681b(e)) is amended by adding at the end the  
8 following:

9 “(4) TREATMENT OF PRESCREENING REPORT  
10 REQUESTS.—

11 “(A) DEFINITIONS.—In this paragraph:

12 “(i) CREDIT UNION.—The term ‘cred-  
13 it union’ means a Federal credit union or  
14 a State credit union, as those terms are  
15 defined in section 101 of the Federal Cred-  
16 it Union Act (12 U.S.C. 1752).

17 “(ii) INSURED DEPOSITORY INSTITU-  
18 TION.—The term ‘insured depository insti-  
19 tution’ has the meaning given the term in  
20 section 3 of the Federal Deposit Insurance  
21 Act (12 U.S.C. 1813(c)).

22 “(iii) RESIDENTIAL MORTGAGE  
23 LOAN.—The term ‘residential mortgage  
24 loan’ has the meaning given the term in  
25 section 1503 of the S.A.F.E. Mortgage Li-  
26 censing Act of 2008 (12 U.S.C. 5102).

1           “(iv) **SERVICER.**—The term ‘servicer’  
2           has the meaning given the term in section  
3           6(i) of the Real Estate Settlement Proce-  
4           dures Act of 1974 (12 U.S.C. 2605(i)).

5           “(B) **LIMITATION.**—If a person requests a  
6           consumer report from a consumer reporting  
7           agency in connection with a credit transaction  
8           involving a residential mortgage loan, that  
9           agency may not, based in whole or in part on  
10          that request, furnish a consumer report to an-  
11          other person under this subsection unless—

12                   “(i) the transaction consists of a firm  
13                   offer of credit or insurance; and

14                   “(ii) that other person—

15                           “(I) has submitted documenta-  
16                           tion to that agency certifying that  
17                           such other person has, pursuant to  
18                           paragraph (1)(A), the authorization of  
19                           the consumer to whom the consumer  
20                           report relates; or

21                                   “(II)(aa) has originated a cur-  
22                                   rent residential mortgage loan of the  
23                                   consumer to whom the consumer re-  
24                                   port relates;

1                   “(bb) is the servicer of a current  
2                   residential mortgage loan of the con-  
3                   sumer to whom the consumer report  
4                   relates; or

5                   “(cc)(AA) is an insured deposi-  
6                   tory institution or credit union; and

7                   “(BB) holds a current account  
8                   for the consumer to whom the con-  
9                   sumer report relates.”.

10 **SEC. 3. EFFECTIVE DATE.**

11           This Act, and the amendments made by this Act,  
12 shall take effect on the date that is 180 days after the  
13 date of enactment of this Act.

Passed the Senate June 12, 2025.

Attest:

*Secretary.*



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