

116TH CONGRESS  
1ST SESSION

# H. R. 963

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

---

## 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

---

## 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).

○