

118TH CONGRESS  
1ST SESSION

# H. R. 2656

To amend the Fair Credit Reporting Act to prohibit the creation and sale of trigger leads, and for other purposes.

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IN THE HOUSE OF REPRESENTATIVES

APRIL 17, 2023

Mr. TORRES of New York introduced the following bill; which was referred to the Committee on Financial Services

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## A BILL

To amend the Fair Credit Reporting Act to prohibit the creation and sale of trigger leads, 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 “Trigger Leads Abate-  
5 ment Act of 2023”.

6 **SEC. 2. TRIGGER LEAD PROHIBITION.**

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

1           “(4) PROHIBITION ON TRIGGER LEADS FOR  
2           RESIDENTIAL MORTGAGE LOANS.—Notwithstanding  
3           paragraph (1), no consumer reporting agency may  
4           furnish a consumer report in connection with a cred-  
5           it transaction that is not initiated by a consumer, if  
6           the report is being procured based in whole or in  
7           part on the presence of an inquiry made in connec-  
8           tion with a residential mortgage loan (as defined  
9           under section 103 of the Truth in Lending Act (15  
10          U.S.C. 1602)).”.

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