

By Mrs. HYDE-SMITH (for herself and Mr. PETERS):

S. Res. 496. A resolution designating September 2023 as “National Cholesterol Education Month” and September 30, 2023, as LDL-C Awareness Day; to the Committee on the Judiciary.

By Mr. COTTON (for himself, Mr. HAGERTY, Mr. BARRASSO, Mrs. BRITT, Mr. SCOTT of Florida, Mr. RICKETTS, Mr. RUBIO, Mr. KENNEDY, Mr. BOOZMAN, Mr. BUDD, Mrs. BLACKBURN, Mr. SULLIVAN, Mr. CRAMER, Mr. THUNE, Mrs. FISCHER, Mr. GRAHAM, Mr. TUBERVILLE, and Mr. LANKFORD):

S. Res. 497. A resolution to express the sense of the Senate that the slogan “From the river to the sea, Palestine will be free” and its derivations are antisemitic and a call for genocide and the destruction of the Jewish state; to the Committee on the Judiciary.

By Mr. CASSIDY (for himself and Mr. KENNEDY):

S. Res. 498. A resolution congratulating Jayden Daniels for winning the 2023 Heisman Memorial Trophy; to the Committee on Commerce, Science, and Transportation.

By Ms. SINEMA (for herself, Mr. KELLY, Mrs. BLACKBURN, Mrs. CAPITO, Mrs. FISCHER, Mrs. SHAHEEN, Ms. KLOBUCHAR, Ms. BUTLER, Ms. BALDWIN, Ms. CORTEZ MASTO, Ms. COLLINS, Ms. ERNST, Mrs. BRITT, Ms. SMITH, and Mrs. HYDE-SMITH):

S. Res. 499. A resolution acknowledging the lifetime of service of Sandra Day O'Connor to the United States as a successful Arizona State Senator, trailblazer, expert collaborator, educational advocate, and one of the great Justices of the Supreme Court of the United States; considered and agreed to.

By Mr. WARNOCK (for himself, Mr. MARSHALL, Mr. BARRASSO, Mr. BOOKER, Mr. BRAUN, Mrs. CAPITO, Ms. COLLINS, Mr. COONS, Ms. CORTEZ MASTO, Mr. CRAPO, Mr. DURBIN, Mr. GRASSLEY, Ms. HIRONO, Mr. LUJÁN, Mr. MENENDEZ, Mr. MURPHY, Mr. PADILLA, Mr. RISCH, Ms. ROSEN, Mr. VANCE, and Mr. WHITEHOUSE):

S. Res. 500. A resolution designating November 8, 2023, as “National First-Generation College Celebration Day”; considered and agreed to.

By Mr. SCHUMER (for himself and Mr. MCCONNELL):

S. Res. 501. A resolution to authorize testimony and representation in United States v. Nformangum; considered and agreed to.

By Mr. SCHUMER (for himself and Mr. MCCONNELL):

S. Res. 502. A resolution to authorize testimony and representation in United States v. Antonio; considered and agreed to.

ADDITIONAL COSPONSORS

S. 173

At the request of Mr. BLUMENTHAL, the name of the Senator from New York (Mr. SCHUMER) was added as a cosponsor of S. 173, a bill to amend chapter 44 of title 18, United States Code, to require the safe storage of firearms, and for other purposes.

S. 533

At the request of Mr. CASEY, the names of the Senator from Tennessee (Mrs. BLACKBURN) and the Senator from Maryland (Mr. VAN HOLLEN) were added as cosponsors of S. 533, a bill to assist employers providing employment under special certificates issued under section 14(c) of the Fair Labor

Standards Act of 1938 in transforming their business and program models to models that support people with disabilities through competitive integrated employment, to phase out the use of such special certificates, and for other purposes.

S. 722

At the request of Ms. KLOBUCHAR, the name of the Senator from Arizona (Mr. KELLY) was added as a cosponsor of S. 722, a bill to amend the Internal Revenue Code of 1986 to permit certain expenses associated with obtaining or maintaining recognized postsecondary credentials to be treated as qualified higher education expenses for purposes of 529 accounts.

S. 1058

At the request of Mr. REED, the name of the Senator from California (Ms. BUTLER) was added as a cosponsor of S. 1058, a bill to protect airline crew members, security screening personnel, and passengers by banning abusive passengers from commercial aircraft flights, and for other purposes.

S. 1355

At the request of Mr. BENNET, the name of the Senator from New Jersey (Mr. BOOKER) was added as a cosponsor of S. 1355, a bill to establish a program to develop antimicrobial innovations targeting the most challenging pathogens and most threatening infections, and for other purposes.

S. 1917

At the request of Mr. PADILLA, the name of the Senator from California (Ms. BUTLER) was added as a cosponsor of S. 1917, a bill to amend the Clean Air Act to provide for the establishment of standards to limit the carbon intensity of the fuel used by certain vessels, and for other purposes.

S. 1960

At the request of Mrs. SHAHEEN, the name of the Senator from Oregon (Mr. WYDEN) was added as a cosponsor of S. 1960, a bill to impose sanctions with respect to foreign persons responsible for violations of the human rights of lesbian, gay, bisexual, transgender, and intersex (LGBTI) individuals, and for other purposes.

S. 2048

At the request of Mr. BLUMENTHAL, the name of the Senator from New York (Mr. SCHUMER) was added as a cosponsor of S. 2048, a bill to repeal the Protection of Lawful Commerce in Arms Act, and provide for the discoverability and admissibility of gun trace information in civil proceedings.

S. 2072

At the request of Mr. PADILLA, the name of the Senator from California (Ms. BUTLER) was added as a cosponsor of S. 2072, a bill to establish a pilot program to provide mental health checkups for students at schools operated by the Department of Defense Education Activity, and for other purposes.

S. 2119

At the request of Mr. MENENDEZ, the name of the Senator from Connecticut

(Mr. BLUMENTHAL) was added as a cosponsor of S. 2119, a bill to reauthorize the Firefighter Cancer Registry Act of 2018.

S. 2245

At the request of Mr. RUBIO, the name of the Senator from Maryland (Mr. VAN HOLLEN) was added as a cosponsor of S. 2245, a bill to require a review of women and lung cancer, and for other purposes.

S. 2327

At the request of Ms. KLOBUCHAR, the name of the Senator from Idaho (Mr. RISCH) was added as a cosponsor of S. 2327, a bill to provide support for nationals of Afghanistan who supported the United States mission in Afghanistan, adequate vetting for parolees from Afghanistan, adjustment of status for eligible individuals, and special immigrant status for at-risk Afghan allies and relatives of certain members of the Armed Forces, and for other purposes.

S. 2444

At the request of Mrs. FISCHER, the name of the Senator from Nevada (Ms. ROSEN) was added as a cosponsor of S. 2444, a bill to establish an interactive online dashboard to improve public access to information about grant funding related to mental health and substance use disorder programs.

S. 2569

At the request of Mr. CORNYN, the name of the Senator from Maryland (Mr. VAN HOLLEN) was added as a cosponsor of S. 2569, a bill to amend the Controlled Substances Act to clarify that the possession, sale, purchase, importation, exportation, or transportation of drug testing equipment that tests for the presence of fentanyl or xylazine is not unlawful.

S. 2825

At the request of Mr. CORNYN, the name of the Senator from Arkansas (Mr. COTTON) was added as a cosponsor of S. 2825, a bill to award a Congressional Gold Medal to the United States Army Dustoff crews of the Vietnam War, collectively, in recognition of their extraordinary heroism and lifesaving actions in Vietnam.

S. 2895

At the request of Mr. CASEY, the name of the Senator from Maine (Mr. KING) was added as a cosponsor of S. 2895, a bill to amend the Internal Revenue Code of 1986 to provide for a refundable adoption tax credit.

S. 2926

At the request of Mr. DURBIN, the name of the Senator from Pennsylvania (Mr. CASEY) was added as a cosponsor of S. 2926, a bill to prohibit the importation, sale, manufacture, transfer, or possession of .50 caliber rifles, and for other purposes.

S. 2985

At the request of Ms. WARREN, the name of the Senator from California (Ms. BUTLER) was added as a cosponsor of S. 2985, a bill to expand youth access to voting, and for other purposes.

S. 3027

At the request of Mr. CARPER, the name of the Senator from Ohio (Mr. BROWN) was added as a cosponsor of S. 3027, a bill to amend the Internal Revenue Code of 1986 to extend the energy credit for qualified fuel cell property.

S. 3065

At the request of Ms. HIRONO, the name of the Senator from Maryland (Mr. VAN HOLLEN) was added as a cosponsor of S. 3065, a bill to provide counsel for unaccompanied children, and for other purposes.

S. 3141

At the request of Mr. SCOTT of South Carolina, the name of the Senator from West Virginia (Mrs. CAPITO) was added as a cosponsor of S. 3141, a bill to provide for the consideration of a definition of antisemitism set forth by the International Holocaust Remembrance Alliance for the enforcement of Federal antidiscrimination laws concerning education programs or activities, and for other purposes.

S. 3227

At the request of Mr. THUNE, the name of the Senator from Nevada (Ms. ROSEN) was added as a cosponsor of S. 3227, a bill to amend the Internal Revenue Code of 1986 to provide an alternative manner of furnishing certain health insurance coverage statements to individuals.

S. 3356

At the request of Mr. DURBIN, the name of the Senator from Connecticut (Mr. BLUMENTHAL) was added as a cosponsor of S. 3356, a bill to amend title 18, United States Code, to modify the role and duties of United States Postal Service police officers, and for other purposes.

S. 3423

At the request of Mr. WELCH, the name of the Senator from Oregon (Mr. MERKLEY) was added as a cosponsor of S. 3423, a bill to guarantee the right to vote for all citizens regardless of conviction of a criminal offense, and for other purposes.

S. 3456

At the request of Mr. ROUNDS, the names of the Senator from Maryland (Mr. VAN HOLLEN) and the Senator from Nevada (Ms. ROSEN) were added as cosponsors of S. 3456, a bill to provide a retroactive effective date for the promotions of senior officers of the Armed Forces whose military promotions were delayed as a result of the suspension of Senate confirmation of such promotions.

At the request of Mr. WARNER, his name was added as a cosponsor of S. 3456, *supra*.

S. 3462

At the request of Mr. MARSHALL, the name of the Senator from Tennessee (Mrs. BLACKBURN) was added as a cosponsor of S. 3462, a bill to require the Secretary of Health and Human Services to issue draft guidance to address non-addictive analgesics for chronic pain.

S.J. RES. 49

At the request of Mr. CASSIDY, the name of the Senator from Oklahoma (Mr. MULLIN) was added as a cosponsor of S.J. Res. 49, a joint resolution providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the National Labor Relations Board relating to a "Standard for Determining Joint Employer Status".

S. CON. RES. 8

At the request of Ms. STABENOW, the name of the Senator from South Dakota (Mr. ROUNDS) was added as a cosponsor of S. Con. Res. 8, a concurrent resolution expressing the sense of Congress that tax-exempt fraternal benefit societies have historically provided and continue to provide critical benefits to the people and communities of the United States.

S. RES. 320

At the request of Mr. PADILLA, the name of the Senator from California (Ms. BUTLER) was added as a cosponsor of S. Res. 320, a resolution calling for the immediate release of Eyvin Hernandez, a United States citizen and Los Angeles County public defender, who was wrongfully detained by the Venezuelan regime in March 2022.

S. RES. 333

At the request of Mr. DURBIN, the name of the Senator from Georgia (Mr. OSSOFF) was added as a cosponsor of S. Res. 333, a resolution designating 2024 as the Year of Democracy as a time to reflect on the contributions of the system of Government of the United States to a more free and stable world.

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. REED (for himself and Mr. HAGERTY):

S. 3502. A bill to amend the Fair Credit Reporting Act to prevent consumer reporting agencies from furnishing consumer reports under certain circumstances, and for other purposes; to the Committee on Banking, Housing, and Urban Affairs.

Mr. REED. Madam President, I am pleased to introduce the homebuyers Privacy Protection Act with the Senator from Tennessee, Mr. HAGERTY. This bipartisan legislation restricts the use of so-called mortgage "trigger leads" and gives prospective home buyers control over their personal credit information.

Trigger leads are essentially tips based on information the major credit reporting bureaus sell to mortgage brokers and lenders when the bureaus learn that a consumer has applied for a mortgage with another lender. Each trigger lead they sell can generate dozens of calls and solicitations to the consumer from lenders, ostensibly to provide the consumer with better offers. In fact, one home buyer reported to the Consumer Financial Protection Bureau that they received over 100 calls from other lenders within 2 days

of applying for a mortgage. Prospective home buyers who are bombarded by these kind of solicitations typically have no idea their information was sold without their affirmative consent.

Buying a home is often the most consequential financial decision a family will make. Getting "spammed" with additional offers, after a family has already shopped for a mortgage and chosen a lender, makes this already stressful process even more stressful. It can be very difficult, if not impossible, for a family to sift through dozens of offers over a few days and actually receive better credit. Consumers who are subjected to a deluge of solicitations as the result of a trigger lead are justified in feeling that their privacy has been invaded.

Many reputable mortgage companies see it the same way. They support curbing trigger leads since prospective home buyers often blame their lender for selling off their personal information even though it is the credit bureaus that are providing this information.

Unrelenting, aggressive solicitations are more than just a nuisance. Indeed, some companies that buy trigger leads may not use them responsibly and may have poor track records of compliance. In 2018, the Washington Post reported that some mortgage lenders had used trigger leads to misrepresent themselves in calls by suggesting that they are underwriters for the consumer's current lender or by implying that they are calling from a government agency. According to reporting in the Chicago Tribune, unsuspecting home buyers are at risk of inadvertently handing over sensitive personal information, exposing themselves to identity theft.

The current system leaves consumers without control of their personal information when they apply for a mortgage. Our bill will fix the current system by significantly restricting the circumstances in which the credit bureaus can sell home buyers' personal information to generate trigger leads. The credit bureaus would be permitted to sell this information only in the limited circumstances when the consumer already has a significant financial relationship with the lending institution seeking the information or when the prospective home buyer has provided affirmative consent to share this information broadly with other lenders.

The Homebuyers Privacy Protection Act will go a long way towards securing consumers' personal information and will provide much needed relief from the seemingly never-ending solicitations prospective home buyers receive during an already stressful time.

I thank the broad coalition of consumer advocacy groups and trade associations for their support, including the Mortgage Bankers Association, the National Consumer Law Center on behalf of its low-income clients, the National Association of Mortgage Brokers, the Community Home Lenders of