

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 BLACKBURN) was added as a cosponsor of S. 3462, a bill to require the Secretary of Health and Human Services to issue draft guidance to address non-addictive analgesics for chronic pain.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

America, U.S. PIRG, the Association of Independent Mortgage Experts, the Broker Action Coalition, the American Bankers Association, and the Independent Community Bankers of America.

I urge my colleagues to join Senator HAGERTY and me in supporting this commonsense, bipartisan bill.

#### SUBMITTED RESOLUTIONS

#### SENATE RESOLUTION 496—DESIGNATING SEPTEMBER 2023 AS “NATIONAL CHOLESTEROL EDUCATION MONTH” AND SEPTEMBER 30, 2023, AS LDL-C AWARENESS DAY

Mrs. HYDE-SMITH (for herself and Mr. PETERS) submitted the following resolution; which was referred to the Committee on the Judiciary:

S. RES. 496

Whereas cardiovascular disease is the leading cause of death for men and women;

Whereas projected rates of cardiovascular disease are expected to increase significantly in the United States by 2060;

Whereas, compared to urban areas, rural areas in the United States have higher death rates for cardiovascular disease and stroke, and a 40 percent higher prevalence of cardiovascular disease;

Whereas risk factors contributing to cardiovascular disease and poor health outcomes include elevated low density lipoprotein cholesterol (referred to in this preamble as “LDL-C”), high levels of lipoprotein(a) cholesterol, hypertension, obesity, low awareness of personal risk factors, genetics, geographic location, and inequitable access to care;

Whereas lipoprotein(a) cholesterol is predominantly genetically inherited and can build up in the walls of blood vessels creating cholesterol deposits, or plaques, and lead to atherosclerotic cardiovascular disease;

Whereas LDL-C is a modifiable risk factor for cardiovascular disease and having lower LDL-C is associated with a reduced risk of heart attack and stroke;

Whereas more than 25.5 percent of adults in the United States have high LDL-C;

Whereas more than 200 studies with more than 2,000,000 patients have broadly established that elevated LDL-C unequivocally causes atherosclerotic cardiovascular disease;

Whereas atherosclerotic cardiovascular disease is the build-up of cholesterol plaque within the walls of arteries and includes acute coronary syndrome, peripheral arterial disease, and events such as heart attacks and strokes;

Whereas the resources needed to bend the curve on cardiovascular disease exist, yet 71 percent of hypercholesterolemia patients at high risk of a cardiovascular event never achieve recommended LDL-C treatment guideline thresholds;

Whereas only 33 percent of individuals with atherosclerotic cardiovascular disease who are taking statins, a guideline recommended lipid lowering therapy, actually achieve LDL-C goals;

Whereas, although clinical guidelines recommend that a patient hospitalized for heart attack receive an LDL-C test in the 90 days following discharge from a hospital, only 27 percent of patients receive such test;

Whereas African-American adults are less likely to receive an LDL-C test in the 90

days following discharge from a hospital, despite having a higher prevalence of cardiovascular disease;

Whereas significant gaps in care lead to subsequent cardiovascular events;

Whereas the Million Hearts program seeks to improve access to and quality of care to reduce heart disease, stroke, and death; and

Whereas September is recognized as National Cholesterol Education Month to raise awareness of cardiovascular disease and the importance of knowing one's LDL-C number: Now, therefore, be it

*Resolved*, That the Senate—

(1) encourages all individuals in the United States to know their low density lipoprotein cholesterol (referred to in this resolution as “LDL-C”) number;

(2) designates September 2023, as “National Cholesterol Education Month”; and

(3) designates September 30, 2023, as “LDL-C Awareness Day”; and

(4) recognizes the urgent need for screening and treating of elevated LDL-C to reduce the risk of cardiovascular disease and cardiovascular events, including heart attacks and strokes.

#### SENATE RESOLUTION 497—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

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) submitted the following resolution; which was referred to the Committee on the Judiciary:

S. RES. 497

*Resolved*,

#### SECTION 1. SENSE OF THE SENATE REGARDING THE MEANING OF THE SLOGAN “FROM THE RIVER TO THE SEA, PALESTINE WILL BE FREE”.

It is 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.

#### SENATE RESOLUTION 498—CONGRATULATING JAYDEN DANIELS FOR WINNING THE 2023 HEISMAN MEMORIAL TROPHY

Mr. CASSIDY (for himself and Mr. KENNEDY) submitted the following resolution; which was referred to the Committee on Commerce, Science, and Transportation:

S. RES. 498

Whereas, on Saturday, December 9, 2023, Louisiana State University (referred to in this preamble as “LSU”) quarterback Jayden Daniels was awarded the 89th annual Heisman Memorial Trophy for being the most outstanding collegiate football player in the United States;

Whereas Daniels led the 2023 LSU football team to a regular season record of 9 wins and 3 losses;

Whereas Daniels was assisted by the leadership of the LSU football coaching staff, in-

cluding head coach Brian Kelly, offensive coordinator Mike Denbrock, quarterbacks coach Joe Sloan, and others;

Whereas, notwithstanding a bowl game, the 2023–2024 collegiate football season stats of Daniels are—

- (1) 3,812 passing yards;
- (2) 1,134 rushing yards; and
- (3) 50 touchdowns;

Whereas Daniels is the only player in Football Bowl Subdivision (referred to in this preamble as “FBS”) history to achieve career totals over 12,000 passing yards and 3,000 rushing yards;

Whereas Daniels is the only player in FBS history to rush for 200 yards and pass for 350 yards in a single game;

Whereas Daniels is 1 of 2 players in LSU history to have 3 games with 500 yards of total offense in a season;

Whereas Daniels is 1 of 2 players in Southeastern Conference history to pass for 3,500 yards and rush for 1,000 yards in a season;

Whereas Daniels is 1 of 5 players in Southeastern Conference history to be responsible for at least 50 touchdowns in a season, joining Joe Burrow, Tim Tebow, Cam Newton, and Bryce Young;

Whereas Daniels was born on December 18, 2000, in San Bernardino, California, and was a 4-star recruit to Arizona State University out of Cajon High School; and

Whereas Jayden Daniels has made the entire State of Louisiana proud: Now, therefore, be it

*Resolved*, That the Senate—

(1) congratulates Jayden Daniels as the recipient of the 2023 Heisman Memorial Trophy;

(2) recognizes the many achievements of Jayden Daniels, his fellow players, the coaches, and the staff of the Louisiana State University football team;

(3) recognizes the fans and the entire State of Louisiana for their dedication and support; and

(4) respectfully requests that the Secretary of the Senate transmit an enrolled copy of this resolution to—

(A) Jayden Daniels;

(B) the head coach of the Louisiana State University football team, Brian Kelly; and

(C) the president of Louisiana State University, William F. Tate IV.

#### SENATE RESOLUTION 499—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

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) submitted the following resolution; which was considered and agreed to:

S. RES. 499

Whereas Sandra Day O'Connor was born in 1930 in El Paso, Texas, and spent her childhood on her family's isolated Arizona cattle ranch;

Whereas O'Connor lived with her grandmother in El Paso during the school year, away from her home and parents;