

Berkeley Center for Law, Business and the Economy

Proposed U.S. Mortgage/Housing Legislation

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Bill Number	Title	Author	Purpose	Date Introduced	Status
H.R. 4173	Wall Street Reform and Consumer Protection Act of 2009	Rep. Frank (D-MA)	Creates a Consumer Financial Protection Agency, a Financial Stability Council, ends public bailouts, reforms executive compensation, establishes central clearing for derivatives, strengthens regulation of securities markets, outlaws predatory lending, and requires registration of hedge funds	2-Dec-09	Signed by the President
H.R. 1728	Mortgage Reform and Anti-Predatory Lending Act	Rep. Miller (D-NC)	Amends the Truth in Lending Act to increase accountability and provide standards for consumer lending practices	26-Mar-09	Dead (Passed House)
H.R. 514	Responsible Subprime Lending Act of 2009	Rep. Gallegly (R-CA)	Provides that certain regulations by the FRB to restrict abusive mortgage lending practices take effect as law	14-Jan-09	Dead (Referred to committee)
H.R. 1116	Honest FHA Originator Act of 2009	Rep. Waters (D-CA)	Improves the ways loan originators participate in FHA mortgage programs	23-Feb-09	Dead (Referred to committee)
H.R. 1353	Fannie Mae and Freddie Mac Full Disclosure Act	Rep. Putnam (R-FL)	Extends registration and reporting requirements of Federal securities laws to certain housing-related GSEs	5-Mar-09	Dead (Referred to committee)