

AMENDMENT TO H.R. 2440

OFFERED BY MR. PETERS OF MICHIGAN

[Market Transparency and Taxpayer Protection Act of 2011]

At the end of the bill, add the following new section:

1 **SEC. (3) RESIDENTIAL REAL ESTATE DATA COMPILED BY**
2 **FANNIE AND FREDDIE.**

3 (a) **IN GENERAL.**—Subject to subsection (b), an en-
4 terprise shall make publicly available, in a manner deter-
5 mined by the Director of the Federal Housing Finance
6 Agency—

7 (1) any appraisal or loan data submitted under
8 the Uniform Mortgage Data Program established by
9 such enterprise; and

10 (2) any legacy data similar to such data sub-
11 mitted under such Program compiled prior to the es-
12 tablishment of such Program.

13 (b) **PRIVACY REQUIREMENTS.**—Data made available
14 under subsection (a) shall not include personally identifi-
15 able information.

16 (c) **DEFINITIONS.**—For purposes of this section, the
17 following definitions shall apply:

18 (1) **ENTERPRISE.**—Enterprise has the meaning
19 given such term in section 1303 of the Federal

1 Housing Enterprises Financial Safety and Sound-
2 ness Act of 1992 (12 U.S.C. 4502).

3 (2) PERSONALLY IDENTIFIABLE INFORMA-
4 TION.—

5 (A) IN GENERAL.—The term “personally
6 identifiable information” means individually
7 identifiable information relating to a living indi-
8 vidual who can be identified from that informa-
9 tion, and includes—

10 (i) the combination of a first name (or
11 initial) and last name of an individual,
12 whether given at birth or time of adoption,
13 or resulting from a lawful change of name;

14 (ii) the postal address of a physical
15 place of residence of such individual;

16 (iii) an e-mail address of such indi-
17 vidual;

18 (iv) a telephone number or mobile de-
19 vice number dedicated to contacting such
20 individual at any place other than the indi-
21 vidual’s place of work;

22 (v) a social security number or other
23 Federal or State government issued identi-
24 fication number issued to such individual;

25 or

1 (vi) the complete account number of a
2 credit or debit card issued to such indi-
3 vidual.

4 (B) OTHER INFORMATION INCLUDED.—
5 Such term also includes, when disclosed in con-
6 nection with one or more of the items of infor-
7 mation described in subparagraph (A)—

8 (i) a birth date, the number of a cer-
9 tificate of birth or adoption, or a place of
10 birth; or

11 (ii) an electronic address, including an
12 IP address.

13 (C) INFORMATION NOT INCLUDED.—Such
14 term does not include—

15 (i) anonymous or aggregate data, or
16 any other information that does not iden-
17 tify a unique living individual;

18 (ii) information about a consumer in-
19 ferred from data maintained about a con-
20 sumer; or

21 (iii) information about a consumer
22 that is publicly available or obtained from
23 a public record.

