

117TH CONGRESS
1ST SESSION

H. R. _____

To require the Director of the Federal Housing Finance Agency to require each enterprise to include a preferred language question and housing counseling and education information on the form known as the Uniform Residential Loan Application, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

Mr. GREEN of Texas introduced the following bill; which was referred to the Committee on _____

A BILL

To require the Director of the Federal Housing Finance Agency to require each enterprise to include a preferred language question and housing counseling and education information on the form known as the Uniform Residential Loan Application, 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 “LEP Data Acquisition
5 in Mortgage Lending Act”.

1 **SEC. 2. UNIFORM RESIDENTIAL LOAN APPLICATION.**

2 Subpart A of part 2 of subtitle A of title 13 of the
3 Housing and Community Development Act of 1992 (12
4 U.S.C. 4541 et seq.) is amended by adding at the end
5 the following:

6 **“SEC. 1329 UNIFORM RESIDENTIAL LOAN APPLICATION.**

7 “(a) IN GENERAL.—The Director shall, not later
8 than the expiration of the 12-month period beginning on
9 the date of the enactment of this section, require each en-
10 terprise to include, on the form known as the Uniform
11 Residential Loan Application—

12 “(1) a preferred language question, in accord-
13 ance with subsection (b); and

14 “(2) data fields for the collection of information
15 on housing counseling and education services deliv-
16 ered to the borrower, in accordance with subsection
17 (c).

18 “(b) PREFERRED LANGUAGE QUESTION.—

19 “(1) RESPONSE; INCLUSION.—Response to the
20 preferred language question shall be optional for the
21 borrower and the question shall be included in the
22 form in which it was presented for inclusion on the
23 Uniform Residential Loan Application by the Fed-
24 eral Housing Finance Agency on October 20, 2017,
25 as set forth in paragraph (2).

1 “(2) FORM.—The preferred language question
2 on the Uniform Residential Loan Application shall
3 read as follows:

4 “Language Preference—Your loan transaction
5 is likely to be conducted in English. This question
6 requests information to see if communications are
7 available to assist you in your preferred language.
8 Please be aware that communications may NOT be
9 available in your preferred language.

10 “Optional—Mark the language you would pre-
11 fer, if available: English ____ Chinese ____ Korean
12 ____ Spanish ____ Tagalog ____ Vietnamese ____
13 Other ____ I do not wish to respond ____

14 “Your answer will NOT negatively affect your
15 mortgage application. Your answer does not mean
16 the Lender or Other Loan Participants agree to
17 communicate or provide documents in your preferred
18 language. However, it may let them assist you or di-
19 rect you to persons who can assist you. Language
20 assistance and resources may be available through
21 housing counseling agencies approved by the U.S.
22 Department of Housing and Urban Development.

23 “To find a housing counseling agency, contact
24 one of the following Federal Government agencies:

1 “U.S. Department of Housing and Urban De-
2 velopment (HUD) at (800) 569-4287 or
3 www.hud.gov/counseling.

4 “Consumer Financial Protection Bureau
5 (CFPB) at (855) 411-2372 or
6 www.consumerfinance.gov/find-ahousing-counselor.

7 “(3) RESPONSE DATA.—Any response of a bor-
8 rower to the preferred language question shall be re-
9 corded by the mortgage originator of the borrower
10 and such mortgage originator shall transfer the
11 record of such response to any person who purchases
12 or services the mortgage of the borrower.

13 “(c) HOUSING COUNSELING AND EDUCATION DATA
14 FIELDS.—

15 “(1) INCLUSION; RESPONSE.—The housing
16 counseling and education data fields shall be in-
17 cluded in the form in which they were presented for
18 inclusion on the Uniform Residential Loan Applica-
19 tion by the Federal Housing Finance Agency on Oc-
20 tober 20, 2017, as set forth in paragraph (2). Re-
21 sponse to the housing counseling and education data
22 fields shall be optional for the borrower.

23 “(2) FORM.— The housing counseling and edu-
24 cation data fields of the Uniform Residential Loan
25 Application shall read as follows:

1 “ Face-to-face _____ Telephone _____ Internet

2 _____

3 “(2) Provide the name and identification num-

4 ber (ID#) of the HUD-approved Housing Coun-

5 seling Agency who conducted it: _____

6 “(3) Date of Completion: [mm]/[yyyy].

7 “Borrower Name: _____”.