

# [115th Congress \(2017-18\) - Archive](#)

## Access to Justice

- Group letter strongly opposing H.R. 3487 (diversity jurisdiction); H.R. 6730 (nationwide injunctions); H.R. 6754 (Ninth Circuit re-structuring); and H.R. 6755 (miscellaneous federal court changes), Sept. 12, 2018. [Opposition Letter](#).
- H.R. 4738, Mutual Fund Litigation Reform Act., Jan. 16, 2018. [Opposition letter](#).
- Coalition letter to Senate Judiciary Committee opposing weakening the legal rights of individuals and small businesses, Nov. 7, 2017. [Opposition letter](#).
- Letter opposing arbitration provisions of the CHOICE Act. [Opposition letter](#).
- H.R. 585 (Ellison), Investor Choice Act of 2017. [Support letter](#)
- Letter opposing resolution to overturn the Fair Pay and Safe Workplaces Executive Order and its prohibition on forced arbitration of civil rights and labor law claims against federal contractors. [Opposition letter](#).
- H.R. 985 (Goodlatte), Fairness in Class Action Litigation Act of 2017. [Opposition letter](#).
- Letter opposing H.R. 720 (Lamar Smith), Lawsuit Abuse Reduction Act (LARA), H.R. 725 (Buck), Innocent Party Protection Act, and H.R. 732 (Goodlatte) (Stop Settlement Slush Funds Act), Feb. 1, 2017. [Opposition letter](#).

## Anti-Regulation/Consumer Protection Bills

- S.J. Reg. 57 (Moran) and [H.J. Res 132](#) (Zeldin) overturning CFPB auto finance discrimination guidance. [Opposition letter](#).
- H.R. 1116, (Tipton), Taking Account of Institutions with Low Operation Risk Act of 2017 (TAILOR Act). [Opposition letter](#).
- H.R. 4545 (Tipton), Financial Institutions Examination Fairness and Reform Act. [Opposition letter](#).
- H.R. 4607 (Loudermilk), Comprehensive Regulatory Review Act. **Oppose**.
- [AZ HB 2434, Innovation Regulatory Sandbox](#), Jan. 24, 2018
- H.R. 1264 (Williams), the Community Financial Institution Exemption Act. **Oppose**.
- HR 4607 (Loudermilk), the Comprehensive Regulatory Review Act. **Oppose**.
- Consumer letter opposing several deregulatory bills including HR 1116 (Tipton), TAILOR Act and HR 3072 (Clay), Bureau of Consumer Financial Protection Examination and Reporting Threshold Act. [Opposition letter](#).
- H.R. 2133 (Luettkemeyer), Community Lending Enhancement and Regulatory Relief Act. [Opposition letter](#).
- Letter Opposing Anti-Regulatory Bills for HSGAC Mark-up; the Regulatory Accountability Act, S. 951, the REINS Act, S. 21, The Midnight Rules Relief Act, S. 34, the Small Business Regulatory Flexibility Improvements Act, S. 584, the Early Participation in Regulations Act, S. 579, May 16, 2017. [Opposition letter](#).
- Coalition letter to Senate Banking Committee in response to their economic growth initiative, Apr. 14, 2017. [Opposition letter](#).
- Letter to President Trump opposing executive order on eliminating 2 regulations for every new regulation, Feb. 28, 2017. [Opposition letter](#).
- H.R. 1004 (Walberg), Regulatory Integrity Act. [Opposition letter](#).
- H.R. 1009, OIRA Insight, Reform, and Accountability Act. [Opposition letter](#).
- H.R. 998, Searching for and Cutting Regulations that are Unnecessarily Burdensome Act of 2017 (SCRUB Act). [Opposition letter](#).
- Coalition letter opposing use of the Congressional Review Act to repeal public protections.

### [Opposition letter.](#)

- H.R. 5 (Goodlatte), Regulatory Accountability Act. [NCLC opposition letter](#) | [Coalition opposition letter.](#)
- S. 951 (Portman), Regulatory Accountability Act. [NCLC statement](#) | [Opposition letter.](#)
- H.R. 21 (Issa), Midnight Rules. [Opposition letter.](#)
- H.R. 26 (Collins), Regulation from the Executive in Need of Scrutiny Act (REINS Act). [Opposition letter.](#)

## **Consumer Financial Protection Bureau**

- H.R. 6972 (Waters), the Consumers First Act ([support](#))
- H.R. 3072 (Clay), Bureau of Consumer Financial Protection Examination and Reporting Threshold Act. [Opposition letter.](#)
- Letter opposing bill to cut CFPB salaries. [Opposition letter.](#)
- Coalition letter opposing the Appropriations process for CFPB funding. [Opposition letter.](#)
- H.R. 3746 (Duffy), Business of Insurance Regulatory Reform Act of 2017. [Opposition letter.](#)
- H.R. 10 (Hensarling), Financial CHOICE Act of 2017. [NCLC opposition letter](#) | [Coalition opposition letter.](#)
- S. 105 (Fischer) to create CFPB commission. **Oppose.**

## **Credit Reporting**

- Letter Expression [Concerns re Section 201 of S.488, Credit Access and Inclusion Act](#), July 20, 2018
- S. 2362 (Reed): Control Your Personal Credit Information Act. [Letter of Support.](#)
- S. 2289 (Warren/Warner): Data Breach Prevention and Compensation Act. **Support.**
- S. 2188 (Menendez): Consumer Data Protection Act. **Support.**
- H.R. 435 (Ellison): Credit Access and Inclusion Act (Incorporated into H.R. 5078 (Hill). [Opposition letter.](#)
- HR 3755: Comprehensive Consumer Credit Reporting Reform Act of 2017 (Waters). [Support letter](#)
- S.1786: Stopping Errors in Consumer Use and Reporting (SECURE) Act of 2017 (Schatz). **Support.**
- S. 1816 (Warren): Freedom from Equifax Exploitation (FREE) Act. **Support.**
- S. 1810 (Wyden): Free Credit Freeze Act. **Support.**
- S. 1819: The Equal Employment for All Act (Warren). [Support letter.](#)
- H.R. 2359: FCRA Liability Harmonization Act (Loudermilk) (eliminating FCRA punitive damages and capping class action statutory damages to \$500,000). [Opposition letter.](#)
- Credit Services Protection Act of 2017 (Royce). [Opposition letter](#) | [Testimony.](#)
- S. 744 (Donnelly) and H.R.2683 (Delaney) Protecting Veterans Credit Act of 2017. **Support.**

## **Debt Collection**

- Letter supporting Section 653 of the National Defense Authorization Act. [Support letter.](#)
- H.R. 5082 (Gonzalez-Mooney) (previously filed as H.R. 4550 and H.R. 1849 ), Practice of Law Technical Clarification Act of 2017. [Opposition letter by 20 Attorneys General](#) || [Consumer opposition letter](#) || [Letter to Rep. Gonzalez from Texas attorneys and law professors](#) || Issue Brief: [U.S. House Bill Would Allow Lawyers to Abuse Consumers in Debt Collection Lawsuits](#)

## **Fair Lending**

- S.J. Reg. 57 overturning CFPB auto finance discrimination guidance. Consumer [opposition](#)

[letter](#). Coalition for Sensible Safeguards [opposition letter](#).

- [Letter](#) opposing [amendment](#) to HUD appropriations bill that would restrict lending for fair lending enforcement, Sept. 6, 2017

## Fraud

- [Coalition letter](#) opposing Moolenaar pyramid scheme amendment in omnibus spending bill
- H.R. 2706 (Luetkemeyer), Financial Institution Consumer Protection Act of 2017. [Consumer opposition letter](#).
- [Letter](#) opposing Moolenaar amendment to FY18 Financial Services and General Government Appropriations bill restricting FTC's authority over pyramid schemes.

## Housing

- HR 4160 (Waters) Preventing Foreclosures on Seniors Act of 2017 (Support)
- H.R. 6102 (Waters) the Homeowner Mortgage Servicing Fairness Act of 2018. **Support.**
- H.R. 5555 (Waters), S. 2698 (Cortez Masto), The FHA Foreclosure Prevention Act of 2018. **Support.**
- H.R. 2226 (Barr), Portfolio Lending and Mortgage Access Act, [Opposition Letter](#)
- H.R. 5078 (Hill), TRID Improvement Act (formerly H.R. 3978), [Opposition letter](#)
- H.R. 1153, the Mortgage Choice Act, [Opposition letter](#)
- Letter to support S. 2304, the Protecting Veterans from Predatory Lending Act of 2018, [Support letter](#).
- H.R. 2226, Portfolio Lending and Mortgage Access Act (oppose)
- H.R. 2954, the Home Mortgage Disclosure Adjustment Act, [Opposition letter](#)
- Coalition letter opposing H.R. 3971, the Community Institution Mortgage Relief Act of 2017, [Opposition letter](#).
- Coalition letter opposing H.R. 1699, the Preserving Access to Manufactured Housing Act of 2017, [Opposition letter](#).
- Joint Letter of Opposition to H.R. 2570, the Mortgage Fairness Act of 2017, [Opposition letter \(2018 Opposition letter\)](#)
- Coalition letter opposing S. 2155, Economic Growth, Regulatory Relief, and Consumer Protection Act, [Opposition letter](#) | [Opposition Letter](#) Prior to Senate Floor Vote || [Opposition Letter Prior to House Floor Vote](#)
- NCLC/CRL letter opposing several bills rolling back Dodd-Frank housing protections (H.R. 3299, H.R. 1153, H.R. 3221, H.R. 3978), [Opposition letter](#).
- Letter expressing concerns regarding FHA energy efficiency provisions in S. 146, [Opposition letter](#).
- H.R. 916, Risk Management and Homeowner Stability Act prohibiting guarantee fee offsets. **Support.**

## Payday and Installment Lending

- H.R. 4439 (Hollingsworth), Modernizing Credit Opportunities Act. [Consumer Opposition Letter](#)
- H.R. 4861 (Hollingsworth), Ensuring Quality Unbiased Access to Loans Act of 2018 (EQUAL Act). [Opposition letter](#).
- H.J.Res. 122 & S.J. Res. 56 to repeal the CFPB payday loan rule. [Opposition letter](#).
- H.R. 3760 (Cartwright, Cohen) / S 1659 (Durbin, Merkley) Protecting Consumers from Unreasonable Credit Rates Act, [Coalition support letter](#)
- H.R. 3299 (McHenry)/S. 1642 (Warner), Protecting Consumers' Access to Credit Act of 2017. [Consumer opposition letter](#).

## Privacy and Data Breaches

- H.R. 6743 (Luetkemeyer), The Consumer Information Notification Requirement Act. [Consumer opposition letter](#). Sept. 12, 2018
- H.R. 2396, Privacy Notification Technical Clarification Act (Trott). [Consumer opposition letter](#).

## Prepaid Cards

- S. Res. 19, H.J. Res. 62 & 73 blocking CFPB prepaid card rule. [Coalition opposition letter](#).

## Pyramid Schemes

- [Group opposition letter](#) opposing legislation weakening the Federal Trade Commission's ability to protect consumers from pyramid schemes.

## Student Loans

- S.3584 (Merkley) Affordable Loans for Any Student Act. **Support**
- [Letter opposing amendment to S. 2155 re rehabilitation of private student loans](#).
- [Letter](#) on credit reporting aspects of S. 2155
- HB 4508, the PROSPER Act, [Opposition letter](#)

## Tax-Related Consumer Protection

- Group letter re S. 3246 - [The Senate Should Not Entrench the Deeply-Flawed Free File Program, Which Should Be Replaced by Programs Directly from the IRS](#), Aug. 15, 2018
- Consumer group letter re [HR 54444, Tax Administration Bill, Regarding Private Debt Collection and Free File Provisions](#), April 18, 2018