

118TH CONGRESS  
1ST SESSION

# H. R. 6870

To amend the Equal Credit Opportunity Act to clarify creditor’s rights and remedies with respect to the consideration of immigration status with respect to the extension of credit, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

DECEMBER 19, 2023

Mr. OGLES (for himself, Mr. TIFFANY, Mr. CLYDE, Mr. GOOD of Virginia, Mr. DUNN of Florida, Mr. SELF, Mr. NORMAN, Ms. BOEBERT, Mr. WILLIAMS of Texas, Mr. NEHLS, Mr. WEBER of Texas, Mr. MCCORMICK, and Mr. MOONEY) introduced the following bill; which was referred to the Committee on Financial Services

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## A BILL

To amend the Equal Credit Opportunity Act to clarify creditor’s rights and remedies with respect to the consideration of immigration status with respect to the extension of credit, 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. CONSIDERATION OF IMMIGRATION STATUS**  
4 **WITH RESPECT TO THE EXTENSION OF CRED-**  
5 **IT.**

6 Section 701(b) of the Equal Credit Opportunity Act  
7 (15 U.S.C. 1691(b)) is amended—

1           (1) in paragraph (4), by striking “or” at the  
2           end;

3           (2) in paragraph (5), by striking the period at  
4           the end and inserting “; or”; and

5           (3) by adding at the end the following new  
6           paragraph:

7           “(6) to make an inquiry or to consider the sta-  
8           tus in the United States under the immigration laws  
9           (as such term is defined in section 101 of the Immi-  
10          gration and Nationality Act (8 U.S.C. 1101)) of an  
11          applicant if such inquiry is for the purpose of  
12          ascertaining the creditor’s rights and remedies appli-  
13          cable to the particular extension of credit and not to  
14          discriminate in a determination of creditworthi-  
15          ness.”.

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