

AMENDMENT TO THE RULES COMMITTEE PRINT

117-49

OFFERED BY MS. JACKSON LEE OF TEXAS

In subtitle B of title III, add at the end the following:

1 SEC. 326. PUBLICLY ACCESSIBLE CREDIT AND MORTGAGE
2 LOAN DETERMINATION DATA.

3 (a) IN GENERAL.—The Director of the Bureau of
4 Consumer Financial Protection shall establish and provide
5 public access via the Internet to a searchable, interactive
6 map that graphically depicts each applicable database per-
7 taining to—

8 (1) credit applications, rejections, and approvals
9 reported pursuant to the Equal Credit Opportunity
10 Act (15 U.S.C. Sec. 1691 et seq.); and

11 (2) mortgage loan applications, rejections, and
12 approvals reported pursuant to the Home Mortgage
13 Disclosure Act of 1975 (12 U.S.C. 2801 et seq.).

14 (b) PLATFORM.—The applicable datasets shall be
15 populated into a multi-layer Geospatial Information Sys-
16 tems technology platform to facilitate analysis, tracking,
17 and transparency of trends, performance, disparities, and
18 inequities. The platform shall geolocate the data in accord-

- 1 ance with the geographic units on which basis it was col-
- 2 lected and maintained.

