

**HOUSE . . . . . No. 03600**

---

---

The Commonwealth of Massachusetts

\_\_\_\_\_  
PRESENTED BY:

*Angelo M. Scaccia*

\_\_\_\_\_

*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:*

The undersigned legislators and/or citizens respectfully petition for the passage of the accompanying bill:

An Act relative to home mortgage applications.

\_\_\_\_\_  
PETITION OF:

NAME:

*Angelo M. Scaccia*

DISTRICT/ADDRESS:

*14th Suffolk*

# HOUSE . . . . . No. 03600

---

By Mr. Scaccia of Boston, a petition (accompanied by bill, House, No. [BILL NUMBER]) of Angelo M. Scaccia for legislation to prohibit the use of consumer credit scores when evaluating applications for mortgage loans. Financial Services.

---

## The Commonwealth of Massachusetts

\_\_\_\_\_  
In the Year Two Thousand Eleven  
\_\_\_\_\_

An Act relative to home mortgage applications.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

- 1 Subsection (b) of section 4 of chapter 167E of the General Laws, as appearing in the 2008
- 2 Official Edition, is hereby amended by adding the following sentence:-
- 3 Notwithstanding any provision of this section or any general or special law to the contrary, no
- 4 bank or lending institution doing business in the commonwealth shall use FICO or any other
- 5 consumer credit scores when evaluating an application for mortgage loans under section 3.