

118TH CONGRESS  
1ST SESSION

# H. R. 2481

To amend the Truth in Lending Act to include retailers of manufactured or modular homes in the definition of mortgage originator, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

APRIL 6, 2023

Ms. BONAMICI (for herself, Mr. GARCÍA of Illinois, Ms. LEE of California, Mr. HUFFMAN, Mr. GRIJALVA, Mr. BLUMENAUER, Ms. TLAIB, Ms. NORTON, Mr. CASAR, and Ms. SALINAS) introduced the following bill; which was referred to the Committee on Financial Services

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## A BILL

To amend the Truth in Lending Act to include retailers of manufactured or modular homes in the definition of mortgage originator, 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 “Fair Manufactured  
5 Housing Lending Act”.

1 **SEC. 2. INCLUSION OF RETAILERS OF MANUFACTURED OR**  
2 **MODULAR HOMES IN THE DEFINITION OF**  
3 **MORTGAGE ORIGINATOR.**

4 Section 103(dd)(2)(C) of the Truth in Lending Act  
5 (15 U.S.C. 1602(dd)(2)(C)) is amended—

6 (1) by striking “any person” and all that fol-  
7 lows through “not otherwise” and inserting “any  
8 person who is not otherwise”;

9 (2) by striking “; or” and inserting a semicolon;  
10 and

11 (3) by striking clause (ii).

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