

**HOUSE . . . . . No. 3600**

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**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 adoption of the accompanying bill:

An Act relative to home mortgage applications.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Angelo M. Scaccia</i>	<i>14th Suffolk</i>	<i>1/21/2011</i>

**HOUSE . . . . . No. 3600**

By Mr. Scaccia of Boston, a petition (accompanied by bill, House, No. 3600) 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  
2 2008 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  
4 contrary, no bank or lending institution doing business in the commonwealth shall use FICO or  
5 any other consumer credit scores when evaluating an application for mortgage loans under  
6 section 3.