

The 194th General Court of the Commonwealth of Massachusetts

2025-2026

Bill Summary

Bill No: H11199

Title: AN ACT PROTECTING CONSUMERS PRIVACY IN MORTGAGE APPLICATIONS

Sponsor: Representative Daniel J. Hunt

Committee: Financial Services

Hearing Date: April 15th, 2025

Reporting Date: June 14th, 2025

Similar Matters:

Prior History: 2023-2024 H1049 Favorable

Current Law:

M.G.L. Chapter 183 of the General Law, is hereby amended by adding the following Section 70 to be entitled: "Consumer Privacy in Mortgage Applications"

Summary:

This bill adds a new section to Chapter 183 of the General Law entitled "Consumer Privacy in Mortgage Applications." The section defines "Mortgage trigger lead" and sets guidelines for mortgage loan solicitation based on information contained in a mortgage trigger lead. The guidelines include clear and easily seen statements in the initial phase of the solicitation, compliance with the Federal Fair Credit Reporting Act, and not knowingly or negligently using information from a mortgage trigger lead to soliciting consumers who have opted out of prescreened offers of credit or placed their contact information on a Do Not Call list. The Attorney General is responsible for publicizing these new regulations.