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Inside the Homebuyers Privacy Protection Act: A Conversation With the Mortgage Bankers Association

SPEAKERS

[Kim Phan](#)

On this episode of *FCRA Focus*, Kim Phan is joined by [Rachel Kelley](#) and [Alisha Sears](#) from the Mortgage Bankers Association to discuss the Homebuyers Privacy Protection Act, which amends the Fair Credit Reporting Act to address residential mortgage trigger leads with the goal of curbing abusive calls while preserving meaningful competition. This law now requires both a firm offer of credit and documented consumer authorization, with limited exceptions for current originators, servicers, and depository institutions/credit unions holding an account. They discuss how the law places the primary obligations on consumer reporting agencies, what lenders should expect around consent certifications, the Government Accountability Office study on trigger-leads, and the upcoming effective date.

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