

119<sup>TH</sup> CONGRESS  
2<sup>D</sup> SESSION

# H. J. RES. 163

Providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Bureau of Consumer Financial Protection relating to the withdrawal of the rule relating to “Application of Regulation Z’s Ability-To-Repay Rule to Certain Situations Involving Successors-In-Interest”.

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## IN THE HOUSE OF REPRESENTATIVES

APRIL 30, 2026

Mr. FIELDS submitted the following joint resolution; which was referred to the Committee on Financial Services

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## JOINT RESOLUTION

Providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Bureau of Consumer Financial Protection relating to the withdrawal of the rule relating to “Application of Regulation Z’s Ability-To-Repay Rule to Certain Situations Involving Successors-In-Interest”.

1       *Resolved by the Senate and House of Representatives*  
2       *of the United States of America in Congress assembled,*  
3       That Congress disapproves the rule submitted by the Bu-  
4       reau of Consumer Financial Protection relating to the  
5       withdrawal of the rule relating to “Application of Regula-  
6       tion Z’s Ability-To-Repay Rule to Certain Situations In-

1 volving Successors-In-Interest (79 Fed. Reg. 41631 (July  
2 17, 2014))” (90 Fed. Reg. 20084 (May 12, 2025)), and  
3 such rule shall have no force or effect.

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