

[DISCUSSION DRAFT]

117TH CONGRESS
2^D SESSION

H. R. _____

To prohibit discrimination with respect to any aspect of a credit transaction on the basis of disability, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

M. _____ introduced the following bill; which was referred to the Committee on _____

A BILL

To prohibit discrimination with respect to any aspect of a credit transaction on the basis of disability, 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 “Equal Credit Act of
5 2022”.

6 **SEC. 2. DISCRIMINATION ON THE BASIS OF DISABILITY.**

7 Section 701(a)(1) of the Equal Credit Opportunity
8 Act (15 U.S.C. 1691(a)) is amended by striking “or age

1 (provided the applicant has the capacity to contract)” and
2 inserting the following: “, age (provided the applicant has
3 the capacity to contract), or disability as such term is de-
4 fined in section 3 of the Americans with Disabilities Act
5 of 1990”.