

Rep. Abed offered the following resolution:

**House Resolution No. 394.**

A resolution to memorialize the Congress of the United States to enact legislation that would prohibit credit inquiries from impacting credit scores.

Whereas, A person's credit score significantly impacts their financial lives. It influences the ability for a person to obtain adequate housing, transportation, and revolving lines of credit at reasonable interest rates; and

Whereas, Lowered credit scores—that occur because the person is shopping for the best line of credit—needlessly jeopardize a person's ability to secure needed financing and unnecessarily increase their interest rates. Simply inquiring about a line of credit should not adversely affect one's credit score; and now, therefore, be it

Resolved by the House of Representatives, That we memorialize the Congress of the United States to enact legislation that would prohibit credit inquiries from impacting credit scores; and be it further

Resolved, That copies of this resolution be transmitted to the President of the United States Senate, the Speaker of the United States House of Representatives, and the members of the Michigan congressional delegation.