

HOUSE No.

The Commonwealth of Massachusetts

PRESENTED BY:

James M. Kelcourse

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act relative to credit rating protection.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>James M. Kelcourse</i>	<i>1st Essex</i>	<i>4/3/2020</i>
<i>Lenny Mirra</i>	<i>2nd Essex</i>	<i>4/7/2020</i>
<i>Carmine Lawrence Gentile</i>	<i>13th Middlesex</i>	<i>4/7/2020</i>
<i>Diana DiZoglio</i>	<i>First Essex</i>	<i>4/7/2020</i>
<i>John Barrett, III</i>	<i>1st Berkshire</i>	<i>4/7/2020</i>
<i>Kevin G. Honan</i>	<i>17th Suffolk</i>	<i>4/7/2020</i>
<i>Michael J. Soter</i>	<i>8th Worcester</i>	<i>4/7/2020</i>
<i>Elizabeth A. Poirier</i>	<i>14th Bristol</i>	<i>4/7/2020</i>
<i>Adrian C. Madaro</i>	<i>1st Suffolk</i>	<i>4/7/2020</i>
<i>William L. Crocker, Jr.</i>	<i>2nd Barnstable</i>	<i>4/7/2020</i>
<i>Tram T. Nguyen</i>	<i>18th Essex</i>	<i>4/7/2020</i>
<i>Hannah Kane</i>	<i>11th Worcester</i>	<i>4/7/2020</i>
<i>Bradley H. Jones, Jr.</i>	<i>20th Middlesex</i>	<i>4/7/2020</i>
<i>David Henry Argosky LeBoeuf</i>	<i>17th Worcester</i>	<i>4/7/2020</i>
<i>Michael O. Moore</i>	<i>Second Worcester</i>	<i>4/7/2020</i>
<i>Susannah M. Whipps</i>	<i>2nd Franklin</i>	<i>4/7/2020</i>
<i>Mathew J. Muratore</i>	<i>1st Plymouth</i>	<i>4/7/2020</i>
<i>Nika C. Elugardo</i>	<i>15th Suffolk</i>	<i>4/7/2020</i>

<i>Kathleen R. LaNatra</i>	<i>12th Plymouth</i>	<i>4/7/2020</i>
<i>Aaron Vega</i>	<i>5th Hampden</i>	<i>4/7/2020</i>
<i>Jay D. Livingstone</i>	<i>8th Suffolk</i>	<i>4/7/2020</i>
<i>Marcos A. Devers</i>	<i>16th Essex</i>	<i>4/7/2020</i>
<i>Colleen M. Garry</i>	<i>36th Middlesex</i>	<i>4/7/2020</i>
<i>Timothy R. Whelan</i>	<i>1st Barnstable</i>	<i>4/7/2020</i>
<i>Michelle L. Ciccolo</i>	<i>15th Middlesex</i>	<i>4/7/2020</i>
<i>Patrick M. O'Connor</i>	<i>Plymouth and Norfolk</i>	<i>4/8/2020</i>
<i>Bud L. Williams</i>	<i>11th Hampden</i>	<i>4/8/2020</i>
<i>Linda Dean Campbell</i>	<i>15th Essex</i>	<i>4/8/2020</i>
<i>Peter Capano</i>	<i>11th Essex</i>	<i>4/8/2020</i>
<i>Sean Garballey</i>	<i>23rd Middlesex</i>	<i>4/8/2020</i>
<i>Kay Khan</i>	<i>11th Middlesex</i>	<i>4/8/2020</i>
<i>Paul F. Tucker</i>	<i>7th Essex</i>	<i>4/9/2020</i>
<i>Bradford Hill</i>	<i>4th Essex</i>	<i>4/9/2020</i>
<i>Joan B. Lovely</i>	<i>Second Essex</i>	<i>4/9/2020</i>
<i>David F. DeCoste</i>	<i>5th Plymouth</i>	<i>4/9/2020</i>
<i>Christina A. Minicucci</i>	<i>14th Essex</i>	<i>4/9/2020</i>
<i>Todd M. Smola</i>	<i>1st Hampden</i>	<i>4/9/2020</i>
<i>Brendan P. Crighton</i>	<i>Third Essex</i>	<i>4/9/2020</i>
<i>Patricia A. Haddad</i>	<i>5th Bristol</i>	<i>4/9/2020</i>
<i>David K. Muradian, Jr.</i>	<i>9th Worcester</i>	<i>4/9/2020</i>
<i>Steven S. Howitt</i>	<i>4th Bristol</i>	<i>4/9/2020</i>
<i>Brian W. Murray</i>	<i>10th Worcester</i>	<i>4/9/2020</i>
<i>Patrick Joseph Kearney</i>	<i>4th Plymouth</i>	<i>4/9/2020</i>
<i>Thomas P. Walsh</i>	<i>12th Essex</i>	<i>4/10/2020</i>

HOUSE No.

By Mr. Kelcourse of Amesbury, a petition (subject to Joint Rule 12) of James M. Kelcourse and others relative to credit rating protections due to the financial impact from the COVID-19 pandemic. Consumer Protection and Professional Licensure.

The Commonwealth of Massachusetts

**In the One Hundred and Ninety-First General Court
(2019-2020)**

An Act relative to credit rating protection.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 SECTION 1. Section 52 of Chapter 93 of the General Laws, as appearing in the 2018
2 Official Edition, is hereby amended by inserting, after subsection (6), the following new
3 subsection:-

4 (7) Any late installment loan payments due to the financial impact from the 2020
5 COVID-19 pandemic. Applicable installment loans include, but are not limited to, mortgages,
6 auto loans, personal loans, student loans, and outstanding monthly credit card balances.
7 Payments due from the period beginning March 10, 2020 until thirty days after the Governor’s
8 State of Emergency Order is rescinded shall be deemed applicable.