## HOUSE . . . . . . . . . . . . . No. 415

## 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:
James M. Kelcourse	1st Essex	1/19/2021
Timothy R. Whelan	1st Barnstable	2/15/2021
Patrick Joseph Kearney	4th Plymouth	2/22/2021
David Allen Robertson	19th Middlesex	2/25/2021
Diana DiZoglio	First Essex	2/26/2021
Steven S. Howitt	4th Bristol	4/13/2021
Bradley H. Jones, Jr.	20th Middlesex	2/27/2021
Mathew J. Muratore	1st Plymouth	4/14/2021
Adam J. Scanlon	14th Bristol	5/3/2021

## **HOUSE . . . . . . . . . . . . . . . . No. 415**

By Mr. Kelcourse of Amesbury, a petition (accompanied by bill, House, No. 415) 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.

# [SIMILAR MATTER FILED IN PREVIOUS SESSION SEE HOUSE DOCKET, NO. 5012 OF 2019-2020.]

### The Commonwealth of Alassachusetts

In the One Hundred and Ninety-Second General Court (2021-2022)

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:

- 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- 8 State of Emergency Order is rescinded shall be deemed applicable.