

116TH CONGRESS  
1ST SESSION

# H. R. 4869

To amend the Higher Education Act of 1965 to remove all adverse credit history related to a loan from the credit history of a borrower who has rehabilitated the loan.

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## IN THE HOUSE OF REPRESENTATIVES

OCTOBER 28, 2019

Ms. KENDRA S. HORN of Oklahoma introduced the following bill; which was referred to the Committee on Education and Labor

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## A BILL

To amend the Higher Education Act of 1965 to remove all adverse credit history related to a loan from the credit history of a borrower who has rehabilitated the loan.

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 “Student Loan Default  
5 Reduction Program Act”.

6 **SEC. 2. DEFAULT REDUCTION PROGRAM.**

7 Section 428F(a)(1)(C) of the Higher Education Act  
8 of 1965 (20 U.S.C. 1078–6(a)(1)(C)) is amended by strik-

1 ing “to remove the record of the default from the bor-  
2 rower’s credit history” and inserting “to remove any ad-  
3 verse item of information relating to such loan from the  
4 borrower’s credit history”.

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