

117TH CONGRESS  
1ST SESSION

# H. R. 2296

To amend the Small Business Act to prevent predatory debt collectors from receiving paycheck protection program loans, and for other purposes.

---

## IN THE HOUSE OF REPRESENTATIVES

APRIL 1, 2021

Ms. BONAMICI (for herself, Ms. NEWMAN, Mr. COHEN, Mr. NADLER, Mr. TAKANO, Mr. BLUMENAUER, Ms. WILLIAMS of Georgia, Mr. GARCÍA of Illinois, Mr. COOPER, and Mrs. HAYES) introduced the following bill; which was referred to the Committee on Small Business

---

## A BILL

To amend the Small Business Act to prevent predatory debt collectors from receiving paycheck protection program loans, 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 “Ceasing Undeserved  
5 Relief Benefits for Debt Collectors Act for 2021” or the  
6 “CURB Debt Collectors Act”.

1 **SEC. 2. DEBT COLLECTORS INELIGIBLE FOR PAYCHECK**  
2 **PROTECTION PROGRAM LOANS.**

3 (a) IN GENERAL.—Section 7(a) of the Small Busi-  
4 ness Act (15 U.S.C. 636(a)), as amended by the Economic  
5 Aid to Hard-Hit Small Businesses, Nonprofits, and  
6 Venues Act (Public Law 116–260), is amended—

7 (1) in paragraph (36), by adding at the end the  
8 following new subparagraph:

9 “(W) DEBT COLLECTORS INELIGIBLE.—  
10 An individual or entity shall be ineligible to re-  
11 ceive a covered loan if—

12 “(i) such individual or entity is a debt  
13 collector (as defined in section 803 of the  
14 Fair Debt Collection Practices Act (15  
15 U.S.C. 1692a));

16 “(ii) such individual or entity has  
17 been found to have violated of any provi-  
18 sion of the Fair Debt Collection Practices  
19 Act (15 U.S.C. 1692 et seq.) pursuant  
20 to—

21 “(I) an adjudication by a Federal  
22 agency or an action brought in a  
23 court of competent jurisdiction if such  
24 adjudication or action constitutes an  
25 exercise of enforcement authority

1 under section 814 of such Act (15  
2 U.S.C. 1692l); or

3 “(II) any other action brought in  
4 a court of competent jurisdiction;

5 “(iii) the adjudication or action de-  
6 scribed in clause (ii) was not resolved by a  
7 settlement agreement or consent decree  
8 that remains in effect as of the date on  
9 which such individual or entity applies for  
10 the covered loan if the adjudication or ac-  
11 tion was brought by a Federal agency; and

12 “(iv) a final order or final judgment  
13 against such individual or entity pursuant  
14 to an adjudication or action described in  
15 clause (ii), as appropriate—

16 “(I) is issued or entered, as ap-  
17 propriate, during the 10-year period  
18 ending on the date on which such in-  
19 dividual or entity applies for the cov-  
20 ered loan;

21 “(II) has not been overturned;  
22 and

23 “(III) is no longer subject to ap-  
24 peal.”; and

25 (2) in paragraph (37)(A)(iv)(III)—

1 (A) in item (dd), by striking “or” at the  
2 end;

3 (B) in item (ee), by striking “; and” and  
4 inserting “; or” ; and

5 (C) by adding at the end the following new  
6 item:

7 “(ff) an individual or entity  
8 that, under subparagraph (W) of  
9 paragraph (36), is ineligible for a  
10 covered loan under such para-  
11 graph; and”.

12 (b) APPLICABILITY.—The amendments made by sub-  
13 section (a) shall not apply with respect to any loan made  
14 prior to date of the enactment of this Act.

○