

## HR 97

Servicemembers Anti-Predatory Lending Protection Act

**Congress:** 109 (2005–2007, Ended)

**Chamber:** House

**Policy Area:** Armed Forces and National Security

**Introduced:** Jan 4, 2005

**Current Status:** Referred to the Subcommittee on Economic Opportunity.

**Latest Action:** Referred to the Subcommittee on Economic Opportunity. (Apr 4, 2005)

**Official Text:** <https://www.congress.gov/bill/109th-congress/house-bill/97>

### Sponsor

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**Name:** Rep. Graves, Sam [R-MO-6]

**Party:** Republican • **State:** MO • **Chamber:** House

**Cosponsors** (75 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Goode, Virgil H., Jr. [R-VA-5]	R · VA		Mar 1, 2005
Rep. Skelton, Ike [D-MO-4]	D · MO		Mar 1, 2005
Rep. Whitfield, Ed [R-KY-1]	R · KY		Mar 1, 2005
Del. Christensen, Donna M. [D-VI-At Large]	D · VI		Mar 9, 2005
Rep. McGovern, James P. [D-MA-3]	D · MA		Mar 9, 2005
Rep. Calvert, Ken [R-CA-44]	R · CA		Mar 15, 2005
Rep. Carson, Julia [D-IN-7]	D · IN		Mar 15, 2005
Rep. Gutierrez, Luis V. [D-IL-4]	D · IL		Mar 15, 2005
Rep. Wolf, Frank R. [R-VA-10]	R · VA		Mar 15, 2005
Rep. Woolsey, Lynn C. [D-CA-6]	D · CA		Mar 15, 2005
Rep. Carter, John R. [R-TX-31]	R · TX		Mar 16, 2005
Rep. Barrow, John [D-GA-12]	D · GA		Apr 5, 2005
Rep. Capito, Shelley Moore [R-WV-2]	R · WV		Apr 5, 2005
Rep. Drake, Thelma D. [R-VA-2]	R · VA		Apr 13, 2005
Rep. Edwards, Chet [D-TX-17]	D · TX		Apr 13, 2005
Rep. Udall, Tom [D-NM-3]	D · NM		Apr 27, 2005
Rep. Simmons, Rob [R-CT-2]	R · CT		May 3, 2005
Rep. McCotter, Thaddeus G. [R-MI-11]	R · MI		May 11, 2005
Rep. Schwarz, John J.H. "Joe" [R-MI-7]	R · MI		May 11, 2005
Rep. Upton, Fred [R-MI-6]	R · MI		May 23, 2005
Rep. Filner, Bob [D-CA-51]	D · CA		Jun 13, 2005
Rep. Foley, Mark [R-FL-16]	R · FL		Jun 13, 2005
Rep. Serrano, Jose E. [D-NY-16]	D · NY		Jun 13, 2005
Rep. Watson, Diane E. [D-CA-33]	D · CA		Jun 13, 2005
Rep. Harris, Katherine [R-FL-13]	R · FL		Jun 14, 2005
Rep. McCaul, Michael T. [R-TX-10]	R · TX		Jun 14, 2005
Rep. Grijalva, Raúl M. [D-AZ-7]	D · AZ		Jun 15, 2005
Rep. Solis, Hilda L. [D-CA-32]	D · CA		Jun 16, 2005
Rep. Cole, Tom [R-OK-4]	R · OK		Jun 24, 2005
Rep. Mica, John L. [R-FL-7]	R · FL		Jun 29, 2005
Rep. Alexander, Rodney [R-LA-5]	R · LA		Jun 30, 2005
Rep. Norwood, Charles W. [R-GA-9]	R · GA		Jun 30, 2005
Rep. Bishop, Sanford D., Jr. [D-GA-2]	D · GA		Jul 18, 2005
Rep. Davis, Susan A. [D-CA-53]	D · CA		Jul 19, 2005
Rep. Green, Al [D-TX-9]	D · TX		Jul 20, 2005
Rep. Kaptur, Marcy [D-OH-9]	D · OH		Jul 20, 2005
Rep. Burton, Dan [R-IN-5]	R · IN		Jul 21, 2005
Rep. Shimkus, John [R-IL-19]	R · IL		Jul 21, 2005
Rep. Kirk, Mark Steven [R-IL-10]	R · IL		Jul 22, 2005
Rep. Garrett, Scott [R-NJ-5]	R · NJ		Jul 25, 2005
Rep. Berry, Marion [D-AR-1]	D · AR		Jul 26, 2005

Cosponsor	Party / State	Role	Date Joined
Rep. Terry, Lee [R-NE-2]	R · NE		Jul 26, 2005
Rep. Reichert, David G. [R-WA-8]	R · WA		Jul 28, 2005
Rep. Snyder, Vic [D-AR-2]	D · AR		Jul 28, 2005
Rep. Price, David E. [D-NC-4]	D · NC		Sep 7, 2005
Rep. Saxton, Jim [R-NJ-3]	R · NJ		Sep 14, 2005
Rep. Schwartz, Allyson Y. [D-PA-13]	D · PA		Sep 22, 2005
Rep. Dicks, Norman D. [D-WA-6]	D · WA		Sep 27, 2005
Rep. Higgins, Brian [D-NY-27]	D · NY		Sep 27, 2005
Rep. Miller, Brad [D-NC-13]	D · NC		Oct 6, 2005
Rep. Scott, Robert C. "Bobby" [D-VA-3]	D · VA		Oct 6, 2005
Rep. English, Phil [R-PA-3]	R · PA		Oct 18, 2005
Rep. Reyes, Silvestre [D-TX-16]	D · TX		Oct 18, 2005
Rep. Andrews, Robert E. [D-NJ-1]	D · NJ		Oct 25, 2005
Rep. Green, Gene [D-TX-29]	D · TX		Nov 3, 2005
Rep. Farr, Sam [D-CA-17]	D · CA		Mar 1, 2006
Rep. Gallegly, Elton [R-CA-24]	R · CA		Mar 1, 2006
Rep. Kuhl, John R. "Randy", Jr. [R-NY-29]	R · NY		Mar 1, 2006
Rep. Cleaver, Emanuel [D-MO-5]	D · MO		Mar 8, 2006
Rep. Young, C. W. Bill [R-FL-10]	R · FL		Mar 8, 2006
Rep. Conyers, John, Jr. [D-MI-14]	D · MI		Mar 9, 2006
Rep. Strickland, Ted [D-OH-6]	D · OH		Mar 28, 2006
Rep. Miller, Jeff [R-FL-1]	R · FL		Apr 25, 2006
Rep. Pomeroy, Earl [D-ND-At Large]	D · ND		Apr 25, 2006
Rep. Hinojosa, Ruben [D-TX-15]	D · TX		Jun 28, 2006
Rep. Wynn, Albert Russell [D-MD-4]	D · MD		Jun 28, 2006
Rep. Jackson-Lee, Sheila [D-TX-18]	D · TX		Jun 29, 2006
Rep. Brady, Robert A. [D-PA-1]	D · PA		Jul 10, 2006
Rep. Lewis, Ron [R-KY-2]	R · KY		Jul 10, 2006
Rep. Emerson, Jo Ann [R-MO-8]	R · MO		Jul 12, 2006
Rep. Myrick, Sue Wilkins [R-NC-9]	R · NC		Jul 17, 2006
Rep. Cummings, Elijah E. [D-MD-7]	D · MD		Sep 6, 2006
Rep. Rehberg, Dennis R. [R-MT-At Large]	R · MT		Sep 6, 2006
Rep. Gonzalez, Charles A. [D-TX-20]	D · TX		Sep 13, 2006
Del. Bordallo, Madeleine Z. [D-GU-At Large]	D · GU		Sep 27, 2006

### Committee Activity

Committee	Chamber	Activity	Date
Veterans' Affairs Committee	House	Referred to	Apr 4, 2005

### Subjects & Policy Tags

#### Policy Area:

Armed Forces and National Security

## Related Bills

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*No related bills are listed.*

## Summary (as of Jan 4, 2005)

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Servicemembers Anti-Predatory Lending Protection Act - Amends the Servicemembers Civil Relief Act to set forth terms for consumer credit extended to a servicemember or servicemember's dependent, including terms of interest with respect to the extension of such credit.

Prohibits a creditor from imposing an annual percentage rate greater than 36 percent with respect to the consumer credit extended.

Sets forth mandatory loan disclosures, including: (1) a statement of the annual percentage rate applicable to the extension of credit; and (2) a clear description of the payment obligations.

Prohibits a creditor from automatically renewing, repaying, refinancing, or consolidating any consumer credit with the proceeds of other credit extended to a servicemember or a servicemember's dependent by the same creditor without: (1) executing new loan documentation signed by the servicemember; and (2) providing the mandatory loan disclosures.

Preempts any State or Federal law, rule, or regulation, including any State usury law, to the extent that it is inconsistent with this Act. States that this Act does not preempt any such law, rule, or regulation that provides additional protection.

Prescribes criminal penalties for violation of this Act.

## Actions Timeline

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- **Apr 4, 2005:** Referred to the Subcommittee on Economic Opportunity.
- **Jan 4, 2005:** Introduced in House
- **Jan 4, 2005:** Introduced in House
- **Jan 4, 2005:** Referred to the House Committee on Veterans' Affairs.