Bill Fact Sheet – December 5, 2025 https://legilist.com Bill page: https://legilist.com/bill/110/hr/513

HR 513

National Heroes Credit Protection Act

Congress: 110 (2007–2009, Ended)

Chamber: House

Policy Area: Armed Forces and National Security

Introduced: Jan 17, 2007

Current Status: Received in the Senate and Read twice and referred to the Committee on Veterans' Affairs.

Latest Action: Received in the Senate and Read twice and referred to the Committee on Veterans' Affairs. (Nov 6, 2007)

Official Text: https://www.congress.gov/bill/110th-congress/house-bill/513

Sponsor

Name: Rep. Brady, Robert A. [D-PA-1]

Party: Democratic • State: PA • Chamber: House

Cosponsors (22 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Davis, Danny K. [D-IL-7]	D·IL		Jun 20, 2007
Rep. Fattah, Chaka [D-PA-2]	$D\cdotPA$		Jun 20, 2007
Rep. Jefferson, William J. [D-LA-2]	$D\cdotLA$		Jun 20, 2007
Rep. Murtha, John P. [D-PA-12]	$D\cdotPA$		Jun 20, 2007
Rep. Ortiz, Solomon P. [D-TX-27]	$D\cdotTX$		Jun 20, 2007
Rep. Lewis, John [D-GA-5]	D · GA		Jul 11, 2007
Rep. Murphy, Patrick J. [D-PA-8]	D · PA		Jul 11, 2007
Rep. Reyes, Silvestre [D-TX-16]	$D\cdotTX$		Jul 11, 2007
Rep. Spratt, John M., Jr. [D-SC-5]	$D \cdot SC$		Jul 11, 2007
Rep. Bartlett, Roscoe G. [R-MD-6]	$R \cdot MD$		Jul 18, 2007
Rep. Pitts, Joseph R. [R-PA-16]	$R \cdot PA$		Jul 18, 2007
Rep. Abercrombie, Neil [D-HI-1]	D · HI		Aug 2, 2007
Rep. Holden, Tim [D-PA-17]	D · PA		Aug 2, 2007
Rep. Wu, David [D-OR-1]	D · OR		Aug 2, 2007
Rep. Braley, Bruce L. [D-IA-1]	D·IA		Sep 20, 2007
Rep. Hare, Phil [D-IL-17]	D·IL		Sep 20, 2007
Rep. Hastings, Alcee L. [D-FL-23]	D·FL		Oct 16, 2007
Rep. Lofgren, Zoe [D-CA-16]	D · CA		Oct 16, 2007
Rep. Space, Zachary T. [D-OH-18]	D · OH		Oct 16, 2007
Rep. Stearns, Cliff [R-FL-6]	$R \cdot FL$		Oct 16, 2007
Del. Bordallo, Madeleine Z. [D-GU-At Large]	D · GU		Nov 5, 2007
Rep. Altmire, Jason [D-PA-4]	D · PA		Nov 5, 2007

Committee Activity

Committee	Chamber	Activity	Date
Veterans' Affairs Committee	House	Reported by	Oct 25, 2007
Veterans' Affairs Committee	Senate	Referred To	Nov 6, 2007

Subjects & Policy Tags

Policy Area:

Armed Forces and National Security

Related Bills

No related bills are listed.

Summary (as of Nov 5, 2007)

National Heroes Credit Protection Act - Amends the Soldiers' and Sailors' Civil Relief Act of 1940 to authorize a member of the reserves who is deployed outside the United States for 180 days or more in support of a contingency operation (servicemember) to request that a consumer reporting agency (CRA) include in that servicemember's file a military service deployment explanation (explanation) with respect to an account that was opened by the servicemember before such deployment.

Requires: (1) a reseller of credit reporting information to include in any report on a servicemember any explanation placed in such servicemember's file by another CRA; and (2) any user of a consumer credit report containing such explanation to acknowledge the explanation.

Actions Timeline

- Nov 6, 2007: Received in the Senate and Read twice and referred to the Committee on Veterans' Affairs.
- Nov 5, 2007: Mr. Filner moved to suspend the rules and pass the bill, as amended.
- Nov 5, 2007: Considered under suspension of the rules. (consideration: CR H12471-12472)
- Nov 5, 2007: DEBATE The House proceeded with forty minutes of debate on H.R. 513.
- Nov 5, 2007: At the conclusion of debate, the Yeas and Nays were demanded and ordered. Pursuant to the provisions of clause 8, rule XX, the Chair announced that further proceedings on the motion would be postponed.
- Nov 5, 2007: Considered as unfinished business. (consideration: CR H12481-12482)
- Nov 5, 2007: Passed/agreed to in House: On motion to suspend the rules and pass the bill, as amended Agreed to by the Yeas and Navs: (2/3 required): 349 0 (Roll no. 1035).(text: CR H12471)
- Nov 5, 2007: On motion to suspend the rules and pass the bill, as amended Agreed to by the Yeas and Nays: (2/3 required): 349 0 (Roll no. 1035). (text: CR H12471)
- Nov 5, 2007: Motion to reconsider laid on the table Agreed to without objection.
- Nov 5, 2007: The title of the measure was amended. Agreed to without objection.
- Oct 25, 2007: Subcommittee Consideration and Mark-up Session Held.
- Oct 25, 2007: Forwarded by Subcommittee to Full Committee (Amended) .
- Jun 21, 2007: Subcommittee Hearings Held.
- Mar 2, 2007: Referred to the Subcommittee on Economic Opportunity.
- Jan 17, 2007: Introduced in House
- Jan 17, 2007: Referred to the House Committee on Veterans' Affairs.