

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

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**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:
<i>James M. Kelcourse</i>	<i>1st Essex</i>	<i>1/19/2021</i>
<i>Timothy R. Whelan</i>	<i>1st Barnstable</i>	<i>2/15/2021</i>
<i>Patrick Joseph Kearney</i>	<i>4th Plymouth</i>	<i>2/22/2021</i>
<i>David Allen Robertson</i>	<i>19th Middlesex</i>	<i>2/25/2021</i>
<i>Diana DiZoglio</i>	<i>First Essex</i>	<i>2/26/2021</i>
<i>Steven S. Howitt</i>	<i>4th Bristol</i>	<i>4/13/2021</i>
<i>Bradley H. Jones, Jr.</i>	<i>20th Middlesex</i>	<i>2/27/2021</i>

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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.

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[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE [Refile Branch], NO. OF 2019-2020.]

**The Commonwealth of Massachusetts**

\_\_\_\_\_  
**In the One Hundred and Ninety-Second General Court  
(2021-2022)**  
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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:*

1 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8 State of Emergency Order is rescinded shall be deemed applicable.