

Union Calendar No. 79

119TH CONGRESS
1ST SESSION

H. R. 2987

[Report No. 119–107]

To amend the Small Business Act to require a limit on the number of
small business lending companies, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

APRIL 24, 2025

Mr. BRESNAHAN introduced the following bill; which was referred to the
Committee on Small Business

MAY 21, 2025

Reported with an amendment, committed to the Committee of the Whole
House on the State of the Union, and ordered to be printed

[Strike out all after the enacting clause and insert the part printed in *italic*]

[For text of introduced bill, see copy of bill as introduced on April 24, 2025]

A BILL

To amend the Small Business Act to require a limit on the number of small business lending companies, 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 “Capping Excessive*
5 *Awarding of SBLC Entrants Act of 2025” or the “CEASE*
6 *Act of 2025”.*

7 ***SEC. 2. LIMITATION ON NUMBER OF SMALL BUSINESS***
8 ***LENDING COMPANIES.***

9 *Section 23 of the Small Business Act (15 U.S.C. 650)*
10 *is amended by adding at the end the following:*

11 *“(k) LIMITATION ON NUMBER OF SMALL BUSINESS*
12 *LENDING COMPANIES.—The Administrator shall ensure*
13 *that not more than 16 small business lending companies*
14 *that are not nonprofit entities are authorized to make loans*
15 *under section 7 at any time.”.*

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