

119TH CONGRESS
2D SESSION

H. R. 7475

To establish an expedited guaranteed lender pilot program at USDA.

IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 10, 2026

Mr. AUSTIN SCOTT of Georgia introduced the following bill; which was
referred to the Committee on Agriculture

A BILL

To establish an expedited guaranteed lender pilot program
at USDA.

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 “Expedited Guaranteed
5 Lender Pilot Program Act”.

6 **SEC. 2. EXPEDITED LOAN GUARANTEE APPROVAL PILOT**
7 **PROGRAM.**

8 (a) IN GENERAL.—Subtitle D of the Consolidated
9 Farm and Rural Development Act is amended by inserting
10 after section 333D (7 U.S.C. 1983d) the following:

1 **“SEC. 333E. EXPEDITED LOAN GUARANTEE APPROVAL**
2 **PILOT PROGRAM.**

3 “(a) IN GENERAL.—Beginning not later than 1 year
4 after the date of the enactment of this section, the Sec-
5 retary shall carry out a pilot program to establish an expe-
6 dited qualification and approval process for borrowers
7 seeking bridge loans guaranteed by the Secretary under
8 this Act, that are serviced by Preferred Certified Lenders
9 under section 339(d) and are provided to creditworthy
10 borrowers, as determined by the Preferred Certified Lend-
11 er.

12 “(b) LOAN ASSESSMENTS.—In carrying out this sec-
13 tion, the Secretary shall consider streamlining the process
14 for making determinations necessary to make the certifi-
15 cations and assessments referred to in section 339(c)(5)
16 and determinations under section 360(b).

17 “(c) RULE OF INTERPRETATION.—This section shall
18 not be interpreted to authorize the waiver or modification
19 of any requirement, other than a timing requirement ap-
20 plicable to application processing, imposed by or under
21 this Act.

22 “(d) REPORT.—Within 1 year after the date of the
23 enactment of this section, and annually thereafter, the
24 Secretary shall submit to the Committee on Agriculture
25 of the House of Representatives and the Committee on
26 Agriculture, Nutrition, and Forestry of the Senate a re-

1 port examining the actions undertaken under, and the re-
2 sults of, the pilot program.

3 “(e) TERMINATION OF EFFECTIVENESS.—The au-
4 thority provided by this section shall terminate effective
5 September 30, 2031.”.

6 (b) CONFORMING AMENDMENTS.—Section 346(b)(2)
7 of such Act (7 U.S.C. 1994(b)(2)) is amended—

8 (1) in subparagraph (A)(i)(II), by inserting “,
9 to the extent practicable” after “April 1 of the fiscal
10 year”;

11 (2) in subparagraph (A)(iii), by inserting “,to
12 the extent practicable” after “September 1 of the
13 fiscal year”; and

14 (3) in subparagraph (B)(iii), in the text, by in-
15 serting “, to the extent practicable” after “April 1
16 of the fiscal year”.

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