



1 “(iv) which—

2 “(I)(aa) is a car, minivan, van,  
3 sport utility vehicle, pickup truck, or  
4 motorcycle,

5 “(bb) is treated as a motor vehi-  
6 cle for purposes of title II of the  
7 Clean Air Act, and

8 “(cc) has a gross vehicle weight  
9 rating of less than 14,000 pounds, or

10 “(II) is a trailer, camper, or vehi-  
11 cle which—

12 “(aa) is designed to provide  
13 temporary living quarters for rec-  
14 reational, camping, or seasonal  
15 use, and

16 “(bb) is a motor vehicle or is  
17 designed to be towed by, or af-  
18 fixed to, a motor vehicle.”.

19 (b) EFFECTIVE DATE.—The amendments made by  
20 this section shall apply to indebtedness incurred after De-  
21 cember 31, 2025.

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