

By: Bohac

H.B. No. 864

A BILL TO BE ENTITLED

AN ACT

relating to the extension of credit to an individual who incurs debt for necessary medical treatment.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

SECTION 1. Section 341.401(a), Finance Code, is amended to read as follows:

(a) An authorized lender or other person involved in a transaction subject to this title may not deny to an individual who has the capacity to contract an extension of credit, including a loan, in the individual's name or restrict or limit the credit extended:

(1) because of sex, race, color, religion, national origin, marital status, or age;

(2) because all or part of the individual's income derives from a public assistance program in the form of social security or supplemental income; ~~or~~

(3) because the individual has in good faith exercised a right under the Consumer Credit Protection Act (15 U.S.C. Section 1601 et seq.; 18 U.S.C. et seq.); or

(4) because the individual has incurred debt for medical treatment for a life-threatening condition, without which death would likely result, if the individual provides a statement from a medical treatment provider that the debt was incurred for medical treatment for a life-threatening condition.

1 SECTION 2. This Act takes effect September 1, 2009.