

AMENDMENT IN THE NATURE OF A SUBSTITUTE
TO H.R. _____
OFFERED BY M__ . _____

Strike all after the enacting clause and insert the following:

1 SECTION 1. SHORT TITLE.

2 This Act may be cited as the “Capping Excessive
3 Awarding of SBLC Entrants Act of 2025” or the
4 “CEASE Act of 2025”.

5 SEC. 2. LIMITATION ON NUMBER OF SMALL BUSINESS
6 LENDING COMPANIES.

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

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

