

**AMENDMENT IN THE NATURE OF A SUBSTITUTE
TO H.R. 10328
OFFERED BY MR. BRESNAHAN OF PENNSYLVANIA**

Strike all after the enacting clause and insert the following:

1 SECTION 1. SHORT TITLE.

2 This Act may be cited as the “Badge-to-Business Act
3 of 2026”.

**4 SEC. 2. EXPRESS LOANS FOR QUALIFIED CAREER LAW EN-
5 FORCEMENT OFFICERS.**

6 Section 7(a)(31) of the Small Business Act (15
7 U.S.C. 636(a)(31)) is amended by adding at the end the
8 following new subparagraph:

9 “(I) QUALIFIED CAREER LAW ENFORCE-
10 MENT OFFICERS.—

11 “(i) IN GENERAL.—Except as pro-
12 vided in clause (ii), the Administrator may
13 not collect a guarantee fee described in
14 paragraph (18) in connection with a loan
15 made under this paragraph to a qualified
16 career law enforcement officer on or after
17 January 1, 2027.

1 “(ii) EXCEPTION.—The Administrator
2 may waive the requirements of clause (i) if
3 the cost to the Administration of making
4 such loans is greater than zero for a fiscal
5 year, and such cost is directly attributable
6 to the cost of guaranteeing such loans.

7 “(iii) QUALIFIED CAREER LAW EN-
8 FORCEMENT OFFICER DEFINED.—In this
9 subparagraph, the term ‘qualified career
10 law enforcement officer’ means an indi-
11 vidual who, at the time of application for
12 an express loan, has completed not less
13 than 10 years of service as a career law
14 enforcement officer (as defined in section
15 1709 of the Omnibus Crime Control and
16 Safe Streets Act of 1968 (34 U.S.C.
17 10389)) and—

18 “(I) if currently employed as a
19 career law enforcement officer, is not
20 the subject of a pending criminal in-
21 vestigation or administrative pro-
22 ceeding involving alleged misconduct
23 relating to the individual’s official du-
24 ties; or

1 “(II) if separated from service,
2 was not, at the time of such separa-
3 tion, the subject of a pending criminal
4 investigation or administrative pro-
5 ceeding involving alleged misconduct
6 relating to the individual’s official du-
7 ties.”.

