

**SUBSTITUTE AMENDMENT TO THE AMENDMENT IN  
THE NATURE OF A SUBSTITUTE TO H.R. 5287  
OFFERED BY MR. ZELDIN OF NEW YORK**

Strike all after the enacting clause and insert the  
following:

1 **SECTION 1. SENSE OF CONGRESS.**

2       It is the sense of the Congress that Federal student  
3 loan borrowers who are in default may work with a debt  
4 collector with a contractual or sub-contractual relationship  
5 with the Department of Education to—

6           (1) enter into a loan rehabilitation program;

7           (2) enter into a repayment arrangement pursu-  
8 ant to section 428F of the Higher Education Act of  
9 1965 (20 U.S.C. 1078-6));

10          (3) enter into a loan consolidation program; or

11          (4) repay the loan in full when a borrower is  
12 able.

Amend the title so as to read: “A bill to provide the  
sense of the Congress with respect to the options avail-  
able to Federal student loan borrowers who are in de-  
fault, and for other purposes.”

