

113TH CONGRESS  
2D SESSION

# H. R. 4845

To amend the Internal Revenue Code of 1986 to make permanent the deduction for mortgage insurance premiums.

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IN THE HOUSE OF REPRESENTATIVES

JUNE 11, 2014

Mr. NUNES (for himself and Mr. CROWLEY) introduced the following bill;  
which was referred to the Committee on Ways and Means

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## A BILL

To amend the Internal Revenue Code of 1986 to make permanent the deduction for mortgage insurance premiums.

1       *Be it enacted by the Senate and House of Representa-*  
2       *tives of the United States of America in Congress assembled,*

3       **SECTION 1. PERMANENT DEDUCTION FOR MORTGAGE IN-**  
4       **SURANCE PREMIUMS.**

5       (a) IN GENERAL.—Subparagraph (E) of section  
6       163(h)(3) of the Internal Revenue Code of 1986 is amend-  
7       ed by striking clause (iv).

8       (b) EFFECTIVE DATE.—The amendment made by  
9       this section shall apply to amounts paid or accrued after

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- 1 December 31, 2013, and to amounts properly allocable to
- 2 periods after such date.

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