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(Original Signature of Member)

119TH CONGRESS
1ST SESSION

H. R. _____

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

IN THE HOUSE OF REPRESENTATIVES

Ms. BROWNLEY introduced the following bill; which was referred to the Committee on _____

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. SHORT TITLE.**

4 This Act may be cited as the “Mortgage Insurance
5 Tax Deduction Act of 2025”.

1 **SEC. 2. DEDUCTION FOR MORTGAGE INSURANCE PRE-**
2 **MIUMS MADE PERMANENT.**

3 (a) **IN GENERAL.**—Section 163(h)(3)(E) of the Inter-
4 nal Revenue Code of 1986 is amended by striking clause
5 (iv).

6 (b) **EFFECTIVE DATE.**—The amendment made by
7 this section shall apply to amounts paid or accrued after
8 December 31, 2024.