

**AMENDMENT TO THE AMENDMENT IN THE
NATURE OF A SUBSTITUTE TO H.R. _____
OFFERED BY M ____ . _____**

Page 6, line 17, before the comma insert “and non-conforming mortgages”.

Page 7, line 12, before the comma insert “and non-conforming mortgages”.

Page 16, line 20, before “exceeds 80 basis points” insert “for any 3-week period over the preceeding 6-month period”.

Page 19, line 12, before “exceeds 80 basis points” insert “for any 3-week period over the preceeding 6-month period”.

Page 27, strike lines 10 through 12 and insert the following:

1 “(1) FANNIE MAE.—Effective upon the expira-
2 tion of the period specified in section 103(a) of the
3 Protecting American Taxpayers and Homeowners
4 Act of 2013 (as such period may be extended pursu-
5 ant to section 103(c) of such Act), the”.

Page 28, strike lines 7 through 9 and insert the following:

1 “(1) FREDDIE MAC.—Effective upon the expira-
2 tion of the period specified in section 103(a) of the
3 Protecting American Taxpayers and Homeowners
4 Act of 2013 (as such period may be extended pursu-
5 ant to section 103(c) of such Act), the”.

Page 30, strike lines 16 through 18 and insert the following: “existence as of the expiration of the period specified in section 103(a) of the Protecting American Taxpayers and Homeowners Act of 2013 (as such period may be extended pursuant to section 103(c) of such Act) shall be”.

