

**AMENDMENT TO H.R. 1723**  
**OFFERED BY MR. PEARCE OF NEW MEXICO**

Page 3, after line 8, insert the following:

1       (d) PROHIBITION ON THE RE-CLASSIFICATION OF  
2 LOANS BASED SOLELY ON COLLATERAL VALUE.—An ap-  
3 propriate Federal banking agency may not require an in-  
4 sured depository institution to treat a loan as a non-ac-  
5 crual loan solely on the basis that the collateral of such  
6 loan has reduced in value.

