

**AMENDMENT TO THE AMENDMENT IN THE
NATURE OF A SUBSTITUTE TO H.R. 2672
OFFERED BY MR. LYNCH OF MASSACHUSETTS**

Page 4, after line 13, insert the following section:

1 **SEC. 3. EFFECTIVE DATE.**

2 The amendments made by this Act shall take effect
3 only if the Bureau of Consumer Financial Protection fails
4 to issue an amended final rule regarding exemptions for
5 rural and underserved areas under subpart E of part 226
6 of title 12, Code of Federal Regulations, before January
7 10, 2016.

