

**AMENDMENT TO H.R. 3211**

**OFFERED BY MR. ELLISON OF MINNESOTA**

Page 2, strike lines 10 through 25.

Page 3, strike lines 4 through 12.

Page 3, after line 18, insert the following:

1 **SEC. 4. AMENDMENT TO THE REAL ESTATE SETTLEMENT**  
2 **PROCEDURES ACT OF 1974, PROHIBITION**  
3 **AGAINST KICKBACKS AND UNEARNED FEES.**

4 Section 8(c)(4)(C) of the Real Estate Settlement Pro-  
5 cedures Act of 1974 (12 U.S.C. 2607(c)(4)(C)) is amend-  
6 ed by striking “the only thing of value” and all that fol-  
7 lows through “ownership interest or franchise relation-  
8 ship” and inserting the following: “no fee, kickback, or  
9 thing of value (including any return on ownership based  
10 in whole or part on referrals paid for or received from  
11 an affiliated business arrangement) is paid or received  
12 pursuant to any agreement or understanding, oral or oth-  
13 erwise, for referrals of business incident to or a part of  
14 a real estate settlement service involving a federally re-  
15 lated mortgage loan”.

