

AMENDMENT TO THE COMMITTEE PRINT
RELATING TO H.R. 627
OFFERED BY MR. HENSARLING OF TEXAS

Page 4, after line 10, insert the following new subparagraph:

1 “(E) REPEATED HISTORY OF IRRESPONSIBLE
2 BORROWING.—The increase is due to a history of
3 irresponsible borrowing on the part of the consumer where
4 the consumer has, at any time since opening the account, on
5 at least 3 occasions in a calendar year failed to make the
6 minimum required payment by the due date for such
7 minimum payment.”

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